

**DECLARATION OF FINANCIAL INDEBTEDNESS**  
**(For Loans, Credit Facilities and Liabilities Taken On and After 1 Jan 2019)**

Name:	NRIC No.:
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1. A MINDEF/SAF serviceman is deemed to be financially indebted if he answers 'Yes' to any one of the questions below.

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| a. Are you an undischarged bankrupt?   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Have you taken a loan (either as a principal borrower or surety) that does not fall under <u>Categories A, B or C</u> in <b>Table 1</b> of GOM 402-07-03?   | <input type="checkbox"/> | <input type="checkbox"/> |
| c. If you have taken any loans under <u>Category A</u> , has your total outstanding unsecured amount after the collateral has been recovered by the creditor, at any time, exceeded 3 months of your gross salary? | <input type="checkbox"/> | <input type="checkbox"/> |

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- d. If you have taken any loans under Category B, have you defaulted on the repayment of loan for three consecutive months **and** has the total outstanding unsecured amount exceeded three months of your gross salary?
- e. If you have taken any loans under Category C, have your total unsecured loans, at any time, exceeded 3 months of your gross salary?
- f. If you have taken any loans under Categories A, B and/or C, has the **total sum** of the following exceeded 3 months of your gross salary:  
  - i. Total outstanding unsecured amount under Category A, after the collateral has been recovered by the creditor;
  - ii. Total outstanding amount after defaulting for 3 consecutive months on the repayment of Category B loan or credit facility; **and**
  - iii. Total unsecured loans in Category C.

2. A MINDEF/SAF serviceman who declares himself as financially indebted is required to provide the details of the loans, credit facilities and liabilities in **Table C-1** in the following page, to be submitted along with the declaration. Please ensure that the Vetting Officer has vetted the declaration, and completed Part (II) of the declaration form.

3. A MINDEF/SAF serviceman who is financially indebted and makes a false declaration of non-indebtedness renders himself liable to disciplinary action.

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Table C-1: Details of Loans, Credit Facilities and Liabilities

S/No.	Details of Loans, Credit Facilities and Liabilities

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4. Please complete the applicable section.

**SECTION A** (To be completed when first appointed to service; or when re-employed into service)

I have read and completed the above and thereby declare that I \*am/am not financially indebted.

**SECTION B** (To be completed annually in January)

I have read and completed the above and thereby declare that from 1 Jan \_\_\_\_\_ to 31 Dec \_\_\_\_\_, I \*am/am not financially indebted.

Please select one of the two options below if you have declared yourself as financially indebted:

I am still paying my loan(s)/credit facilities/liabilities.

I have fully paid up my loan(s)/credit facilities/liabilities and am no longer financially indebted.

**SECTION C** (To be completed any time when a MINDEF/SAF serviceman faces financial indebtedness)

I have read and completed the above form and thereby declare that I am currently financially indebted.

\*Delete as applicable.

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I have carefully read GOM 402-07-03 on “Declaration of Financial Indebtedness” (or IM2L on “Borrowing and Lending of Money” and “Financial Embarrassment” for civilians) and ascertain that all information declared is accurate and complete in all aspects. I understand that I may be subject disciplinary action if my declaration is not in accordance with the aforementioned guidelines.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Part (II) - To Be Completed By The Vetting Officer**

I have read through and vetted the declaration details, and certified that the declaration is in order.

Name and NRIC: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date