

## 自顾人士申请抵押贷款要注意些什么？ Taking a Mortgage Loan for the Self-employed

By [iCompareLoan Editorial Team](#)



假如你是自顾人士想要申请房贷，我想就让我们来讨论一下有关的课题：

### 1) 个人良好的信贷记录

作为自顾人士，个人的信贷或信用必须保持良好记录。对银行来讲，自顾人士一般被看作高风险群，他们的收入可能很高，但也可能随时负债，因为生意的好坏全由你个人负责。因此你必须时时展现你有良好的信贷记录来证明你的现金流稳定和可靠。

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## 2) 生意业务必须持稳

一般上金融业界都会要求借贷方提呈至少二年的所得税报表，如果你有至少二年稳定的收入，金融業者对你的信心也就好多。但是如果你的业务只开拓了一年，你还是可以用一年的所得税报表加上资产基础贷款（HDB 组屋不适用），至于是否获准將视各别情况而定，因为不是所有金融業者都提供以资产为基础的借贷。要想了解更多详情，你可上 [property buyer 网](#)：什么是资产基础的房贷？

加以金融业界通常都按照所得税报表中你所呈報的收入为放贷额的根据，所以，如果你有申请或要求减税，那么你所呈报的收入也就减低了，可贷得的款项也就相对少了。

注：资产基础借贷（Asset-based Lending）是用你的资产作抵押，向金融業者借贷，通常银行在这方面的放贷大都以资产的 50-60% 为指标。但很多银行还是不愿提供这种贷款服务，因为他们认为風險还是很高。一些肯放贷的银行也会要求借贷方提呈现全证明起码你有能力顺利无阻地偿还二年。其他更详细的说明请上 <http://propertybuyer.com.sg/articles/property-buyer-FAQ-what-is-asset-based-lending-in-Singapore-property-lending>

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## About [www.iCompareLoan.com](http://www.iCompareLoan.com) Mortgage Consultants

*iCompareLoan Mortgage Consultants* is a research focused independent mortgage broker. We emphasize a consultative approach where we match our client's financial situation with the best fit mortgage loan, not simply a cheap loan.

Paul Ho is the editor of [www.PropertyBuyer.com.sg](http://www.PropertyBuyer.com.sg), [www.iCompareloan.com](http://www.iCompareloan.com) and [www.SingaporeHomeLoan.net](http://www.SingaporeHomeLoan.net) and he holds a Masters of Business Administration from a reputable university. He is passionate about helping people enhance their wealth through financial literacy and in making money work harder for them.

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