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15 January 2020

The Law Society of Singapore  
28 Maxwell Road  
#01-03 Maxwell Chambers Suites  
Singapore 069120  
Fax: 6533 5700

**BY FAX AND AR REGISTERED MAIL**

The Association of Banks in Singapore  
10 Shenton Way  
#12-08 MAS Building  
Singapore 079117  
Fax: 62241785

**BY FAX AND AR REGISTERED MAIL**

Dear Sirs,

**JTC'S PRACTICE CIRCULAR DATED 15 JANUARY 2020 – DIGITISATION OF NOTICE OF MORTGAGE / CHARGE IN FAVOUR OF FINANCIAL INSTITUTIONS**

- 1 As part of the Smart Nation initiative, digitalisation is a key component of Singapore's overall Public Sector Transformation. JTC is pleased to introduce the digital alignment of our Notice of Mortgage / Charge in favour of Financial Institutions, which will enhance government efficiency, streamline the flow of information between government and business, and reduce bureaucracy.
- 2 With effect from **1 February 2020**, in respect of JTC's Practice Circular dated 8 September 2008 (the "2008 Practice Circular"), the submission of a duly completed Notice of Mortgage / Charge in the form set out in Annex A (attached to the 2008 Practice Circular) may be done digitally. The digital form of Annex A is available at <https://go.gov.sg/jtc-noticeofmortgage-fi>.
- 3 With effect from **1 April 2020** –
  - (a) submission of the aforesaid Notice of Mortgage / Charge can only be done digitally; and
  - (b) any other form of submission is invalid.
- 4 In relation to paragraph 1 of JTC's Practice Circular dated 2 November 2009 (the "2009 Practice Circular"), please be informed that with effect from 15 January 2020, you may contact us at 1800 568 7000 for queries pertaining to any of our Practice Circulars for mortgages.

- 5 Other than the updates in paragraphs 2, 3 and 4 above, the 2008 Practice Circular and the 2009 Practice Circular remain unchanged and continue to apply.
- 6 A copy of this Practice Circular is available from the JTC website <http://www.jtc.gov.sg>.

Yours faithfully



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