

## **PRACTICE CIRCULAR 1 of 2016**

To All Law Firms / Law Organisations

### **Incorrect entry of mortgagee's name in instruments**

1. Some law firms have been lodging mortgages and total/partial discharges of mortgages that state mortgagee names which are not registered with the Accounting and Corporate Regulatory Authority ("ACRA"). Some examples include:-

- (i) Australian and New Zealand Banking Group Limited (Singapore Branch); and
- (ii) CIMB Bank Berhad (Singapore Branch).

The words "(Singapore Branch)" do not form part of the mortgagee's registered name in the records maintained by ACRA.

2. Solicitors are to ensure that only the registered name of the mortgagee is reflected in instruments to be lodged at the Land Titles Registry.
3. With immediate effect, instruments which do not indicate the registered name of the mortgagee will not be accepted for registration.
4. Similarly, caveats where the words "(Singapore Branch)" are shown as part of the Caveator's name will be rejected effective 1 July 2016 and lodgment fees paid will not be refunded.

Date: 17 May 2016

**BRYAN CHEW**  
REGISTRAR OF TITLES