



CASHPLUS



CASHPLUS. THE MOST WAYS TO GET EXTRA CASH.



24/7 access via Internet Banking

Use CashPlus to transfer funds or make payments online through UOB Personal Internet Banking.



All UOB Branches islandwide

Access cash from over 40 UOB Branches in Singapore.



Complimentary chequebook

Your first chequebook is free.



1,200¹ ATMs islandwide

Withdraw cash instantly from ATMs in Singapore.



Extra pluses with UOB CashPlus Visa Card

- 1.5% cash rebate² on all online and retail purchases
- Up to 10% SMART\$ rebate at over 400 participating outlets islandwide
- Exclusive UOB Card shopping and dining privileges
- Withdraw cash via VISA ATMs worldwide

Apply and get up to 6x your salary or S\$200,000³. Visit uob.com.sg/cashplus for full details.

¹ Includes OCBC ATMs under the same shared ATM network.

² Terms and conditions apply. Visit uob.com.sg/cashplus for details. For fees and interests on UOB CashPlus, please see uob.com.sg/cashplus

³ Credit limit is subject to approval, and up to 6x your salary or S\$200,000 (whichever is lower, if you earn at least S\$10,000 a month) and up to 4x your salary if you earn between S\$2,500 to S\$10,000 a month.

^{*} This "UOB CashPlus S\$100 Cash Credit Promotion" ("Promotion") is only valid during the period commencing from 1 October 2017 and 31 January 2018 (both dates inclusive) ("Promotion Period") and is open to Eligible Customers (i.e. individuals who had submitted his/her application to United Overseas Bank Limited ("UOB") to open an UOB CashPlus Account ("Application") within the Promotion Period), and got the Application approved within the Promotion Period. The Account that was opened by UOB pursuant to such approved Application shall be referred to as the "Qualified Account". The first 1,000 Eligible Customers who each withdraws an accumulated amount of at least S\$6,000 worth of Eligible Transactions from his/her Qualified Account within 30 calendar days from the date of the approval of his/her Application to open the Qualified Account shall be deemed "Qualifying Holders" and the term "Qualifying Holder" refers to each or any of them. Each Qualifying Holder will receive one (1) SGD100 cash credit ("Cash Credit") regardless of how many UOB CashPlus Accounts he / she holds. The Cash Credit will be credited by 30 April 2018, into the Qualifying Holder's Qualified Account. The Cash Credit will not be credited to the Qualifying Holder's Qualified Account or any other Account or account of the Qualifying Holder if the Qualified Account is terminated, suspended, cancelled or closed on or before 30 April 2018, for any reason whatsoever. Save where otherwise defined herein, all capitalized terms used herein shall have the same meaning as that set out in the full terms and conditions of the Promotion. Other terms and conditions of the Promotion apply. Please visit uob.com.sg/cashplus for the full details of the Promotion and the full terms and conditions of the Promotion.

United Overseas Bank Limited Co. Reg. No. 1935000262

UOB PERSONAL LOAN

UOB Personal Loan offers you a structured and convenient way to manage your cash flow. Exercise more control over your finances with **interest rates as low as 8% p.a. (EIR 14.94% p.a.)** and the choice to repay over a period of 12 to 60 months.

Loan Tenor (months)	Processing Fee (%)	Published Interest Rate (% p.a.)	Effective Interest Rate (% p.a.)
12	1.80	8.00	17.94%
24			16.54%
36			15.84%
48			15.34%
60			14.94%

Note: The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account the total charges and the way the repayment is made. Thereafter, the prevailing interest rate will apply. The disbursed amount will be nett of the processing fee of the approved loan amount.

Product name	UOB Credit Card
Interest-free period	Up to 21 days from statement date if outstanding is paid in full.
Interest on purchases (where applicable)	25.9% per annum subject to a minimum charge of S\$3, calculated on a daily basis from the date of the transaction, on any amount remaining unpaid (including late payment charges) until such outstanding is paid in full.
Interest on cash advances	28% per annum on all outstanding on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the date the outstanding is paid in full.
Additional Interest	3% per annum on top of prevailing interest on any amount remaining unpaid if the minimum payment due on your Card Account is not received by the due date specified in your Card statement (Due Date). The additional interest, calculated on a daily basis, will be imposed from the date of the next Card statement following the Due Date. Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in two consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those two consecutive Card statements.
Minimum monthly payment	3% of current balance or S\$50, whichever is higher, plus any overdue amounts.
Late payment charges	S\$90 if minimum payment is not received by due date.
Annual membership fee	Refer to the individual product information for the amount.
Cash advance fee	6% of cash advance amount subject to a minimum fee of S\$15.
Fees for foreign currency transactions	For Visa, Mastercard, JCB International or China Unionpay credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.8%. For American Express credit cards, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1.25% of which will be retained by American Express. For UOB PRVI Miles World Mastercard Card and UOB PRVI Miles Visa Card, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1% of which will be retained by Mastercard and Visa respectively.
International Processing Fee (previously known as Dynamic Currency Conversion Fee)	Transactions made in SGD and processed outside Singapore using Visa or MasterCard will be subject to a fee of 1% of the transaction amount.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding Card Account balance exceeds the total Credit Limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on What Should Know About Credit Cards using the following hyperlink https://abs.org.sg/docs/library/abs_creditcards_english.pdf).
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete terms and conditions (Cardmembers Agreement).	

Product name	UOB CashPlus
Interest-free period	Not applicable.
Interest on purchases (where applicable)	19.8% per annum (subject to a minimum charge of S\$5 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made).
Additional Interest	25.8% per annum (subject to a minimum charge of S\$5.00 per month) is applicable if no minimum payment is made. It is calculated on a daily basis, from a day after due date until minimum payments are made in full for three (3) consecutive months on the respective payment due dates in the monthly statement.
Minimum monthly payment	2.5% of current balance or S\$30, whichever is higher, plus any overdue amounts.
Late payment charges	S\$90 if minimum payment is not received by due date.
Annual membership fee	S\$80 per annum.
Fees for foreign currency transactions	For UOB CashPlus Visa Card, all Visa transactions in foreign currencies will be subject to an administrative fee of 2.8%.
International Processing Fee (previously known as Dynamic Currency Conversion Fee)	Transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding balance exceeds the total credit limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on What Should Know About Credit Cards using the following hyperlink https://abs.org.sg/docs/library/abs_creditcards_english.pdf).
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete terms and conditions (Terms and Conditions Governing UOB CashPlus).	



There's a card
for everyone.



Whether you're looking for a card that gives you amazing rebates, miles or rewards – we have it all covered.





UOB One Card
For the #DealHunter who gets the highest rebate on all spend.

- Up to 5%¹ rebate on all spend or S\$1,200 per year.
- Best fuel savings² of up to 20.8% at Shell and 24% at SPC.
- Up to 10% SMARTS³ rebate at over 400 participating merchant outlets³.

Monthly Spend Amount	Quarterly Rebate Amount
S\$500	S\$50 (3.33%)
S\$1,000	S\$100 (3.33%)
S\$2,000	S\$300 (5%)

¹ Enjoy up to 3.33% cash rebate based on a spend of S\$500 or S\$1,000 monthly for each qualifying quarter with min. 5 purchases monthly to earn the quarterly cash rebate of S\$50 or S\$100 respectively. Enjoy up to 5% cash rebate based on a spend of S\$2,000 monthly for each qualifying quarter with min. 5 purchases monthly to earn the quarterly cash rebate of S\$300. Each qualifying quarter consists of 3 consecutive statement periods. Visit uob.com.sg/one for more details.
² Visit uob.com.sg/fuelpower for more details.
³ Visit uob.com.sg/smart for the full list of merchants.

Annual Fee: Principal card S\$192.60, 1st Supplementary card free, 2nd Supplementary card S\$96.30



UOB Lady's Card
For the #GirlBoss whose shopping is more rewarding.

- 5X UNI\$ on your shopping and taxi rides.
- UOB Lady's LuxePay Plan: 6 or 12-month instalment payment plan with no interest or processing fees.
- Complimentary weekend parking at 313@somerset, Forum the Shopping Mall, Paragon and Scotts Square.
- Complimentary e-commerce protection for online purchases up to USD200.
- Up to 10% SMARTS³ rebate at over 400 participating merchant outlets.

Full terms and conditions apply to all featured privileges and promotions. Visit UOBLadys.com.sg for details.

Annual Fee: Principal card S\$192.60, 1st Supplementary card free, 2nd Supplementary card S\$96.30

UOB YOLO
For the #SocialButterfly who lives it up with dining and entertainment rebate.

- Up to 8% rebate⁴ on Dining & Entertainment.
- Free⁵ GRAB rides all weekend.
- Up to 13%⁶ off at hotel booking websites and free travel insurance⁵.

Categories	Cash Rebate
Weekend Dining & Entertainment	8%
Weekday Dining & Entertainment/ Online Fashion and Travel	3%
All other spend	0.3%

⁴ To earn your additional cash rebate (8% and 3%), a minimum spend of S\$600 per statement month is required. Total rebate is capped at S\$60 per month. If the minimum qualifying spend of S\$600 is not met, Cardmembers will earn 0.3% rebate on all spend. Exclusions and other terms and conditions apply.
⁵ Terms and conditions apply to all featured privileges. Visit uob.com.sg/yolo for details.

Annual Fee: Principal card S\$192.60, 1st Supplementary card free, 2nd Supplementary card S\$96.30



UOB PRVI Miles Card
For the #GlobeTrotter who loves earning the most miles, all the time.

- 6 miles on every S\$1 spent on major airlines and hotels⁶.
- 2.4 miles for every S\$1 spent overseas.
- 1.4 miles for every S\$1 spent locally.
- 20,000 loyalty miles every year⁷.
- Complimentary airport transfers to Changi Airport⁸.
- Complimentary travel insurance coverage of up to S\$1,000,000⁹.
- Apply now and get up to 12,000 welcome miles¹⁰.

⁶ 6 miles for every S\$1 spent on major airlines and hotels is applicable at Expedia (expedia.com.sg/prvimiles), Agoda (agoda.com/prvimiles) and UOB Travel (UOBTravel.com/prvimiles) only.
⁷ UOB PRVI Miles American Express Cardmembers will receive UNIS\$10,000 (equivalent to 20,000 miles) if he/she spends S\$50,000 or more in a membership year based on a 12-month statement period.
⁸ UOB PRVI Miles American Express Cardmembers will receive up to two complimentary airport transfers to Changi Airport in each calendar quarter, in the form of cash rebates, with a min. spend of S\$1,000 overseas within the same qualifying period.
⁹ Cardmembers must charge the entire fare of the public conveyance in advance of the scheduled departure time to the UOB PRVI Miles Card.
¹⁰ Get up to 12,000 welcome miles with minimum S\$4,000 spend within 60 calendar days from card opened date. SMS Bonus+space>NRIC/Passport no. to 77862 to enroll. Till 31 December 2017. Visit uobprvimiles.com for terms and conditions.

Full terms and conditions apply to all featured privileges and promotions. Visit uobprvimiles.com for full details.

Annual Fee: Principal card S\$256.80, 1st and 2nd Supplementary card free, 3rd Supplementary card S\$128.40



Annual Fee Principal – S\$85.60
1st Supplementary FREE
2nd Supplementary – S\$53.50

- UOB Delight Credit Card**
Delight. Best daily essentials card.
- Up to 8% rebate at Cold Storage, Market Place, Jasons, Giant and Guardian.
 - 10% off house brands at Cold Storage, Giant and Guardian.
 - Up to 3% rebate on contactless transactions and recurring bills for telcos, selected insurance, town councils and newspapers.
 - 0.3% rebate on all other spend.

Rebate is issued in the form of SMARTS. Terms and conditions apply to all featured privileges. Visit uob.com.sg/delight for details.



Annual Fee Principal – S\$64.20
1st Supplementary FREE
2nd Supplementary – S\$32.10

- UOB JCB Card**
The best of Japan wherever you go.
- Up to 6% rebate at Isetan, Meidi-Ya, Tokyu Hands, UNIQLO, Ichiban Boshi, Ichiban Sushi, Kuriya Dining, Kuriya Japanese Market and Sushi Tei.
 - 0.3% rebate on all other spend.
 - Exclusive privileges in Japan – Free Travel Japan Wi-Fi, Airport Lounge Access & more!

Rebate is capped at S\$50 per calendar month. Terms and conditions apply to all featured privileges. Visit uob.com.sg/jcb for details.



Annual Fee Principal – S\$192.60
1st Supplementary FREE
2nd Supplementary – S\$96.30

- UOB UnionPay Card**
2% cashback all round with no minimum spend.
- 2% cash rebate on all local and overseas spend.
 - 8% cash rebate at selected categories till 31 Dec 2017. SMS UP18+space>NRIC# to 77862 to register.
 - Widely accepted in Singapore at all supermarkets, major department stores, retail and dining outlets.
 - Acceptance worldwide at over 41 million merchants.
 - Up to 10% off at over 100 International Airport Duty Free Shops.
 - Up to 21.6% fuel savings when you pump at SPC.

2% cash rebate is capped at S\$50 per calendar month. Terms and conditions apply to all featured privileges. Visit uob.com.sg/unionpay for details. Visit uob.com.sg/upi8 for full details.



Annual Fee Principal – FREE*
1st Supplementary FREE
2nd Supplementary – S\$96.30

- Singtel-UOB Card**
The only card that supercharges your Singtel experience.
- Up to S\$360 cash rebate on Singtel bills every year.
 - Singtel vouchers worth up to S\$300 annually.
 - Free card for life.

Monthly Singtel Bill	< S\$50	< S\$50 to < S\$100	< S\$100 to < S\$300	< S\$300 to < S\$500	< S\$500 and above
Monthly cash rebate	1% of your Singtel bill	S\$1	S\$3	S\$10	S\$30

*Applicant must be an individual (non-business) Singtel customer. There must be minimum of 1 and maximum of 8 Singtel accounts charged to the Singtel-UOB Card on recurring basis to enjoy all benefits, else an annual fee of S\$192.60 will apply. All privileges are applicable to Principal Cardmembers only. Terms and conditions apply to all featured privileges. Visit uob.com.sg/singtel for details.

UOB CARD BENEFITS AT-A-GLANCE



Be spoilt for choice with UOB Dining Privileges. Enjoy exclusive **1-for-1 deals** and other dining offers!

Best Fuel Savings - Up to 20.8% at Shell and 24% at SPC. Visit uob.com.sg/fuelpower for more details.

Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000 cash or 4 times¹⁰ your monthly income**, whichever is lower.

¹⁰ The credit limit of your UOB Card account can go up to four times your monthly income or S\$200,000, whichever is lower, if you do not have any UOB unsecured credit facilities. Credit limit is pegged to your prevailing earned income. Terms and conditions apply. Please log on to uob.com.sg for the complete listing and conditions.

APPLICATION REQUIREMENTS



	UOB Credit Cards		UOB CashPlus
Citizenship	Singapore Citizens & Permanent Residents	Foreigners	Singapore Citizens & Permanent Residents
Age of Applicants	21 years and above		
Age of Supplementary Card Applicants	18 years and above		N.A.
Minimum income	UOB PRVI Miles American Express/ World Mastercard Card: S\$50,000 p.a. UOB PRVI Miles Visa Card: S\$80,000 p.a.		S\$30,000 p.a.
	Other UOB Credit Cards: S\$30,000 p.a.	S\$40,000 p.a.	

If you do not meet the requirement, a minimum fixed deposit of S\$10,000 is required for UOB JCB Card, UOB UnionPay Card, UOB One Card, UOB Lady's Card, UOB YOLO Card, UOB Delight Credit Card and Singtel-UOB Card and S\$30,000 is required for UOB PRVI Miles Card. Visit any UOB Branches for more information.

MANDATORY DOCUMENTS

Please submit a photocopy of the documents stated below (as applicable to you):

Singapore Citizen/Permanent Resident

- **NRIC** (front and back) for Principal and Supplementary Applicant (if applicable) **AND**
- **Income Documents** (Refer to List of Income Documents below)
- Latest billing proof (within the last 6 months) as per your local residential address (eg telephone bill or utilities bill etc) for Principal and Supplementary Applicant (if applicable) if differs from address in NRIC

Salaried Employees (Fixed Monthly Salary ≥ S\$2,500):

- **A** or **B** or **D**

Salaried Employees (Fixed Monthly Salary < S\$2,500):

- **A** or **C** or **D**

Self-Employed/Commission-based Employees:

- **E**

Foreigners

- **Valid Passport** (with at least **6 months' validity**) for Principal and Supplementary Applicant (if applicable) **AND**
- **Employment Pass (EP or S Pass only** with at least **6 months' validity**) **AND**
- Latest billing proof (within the last 6 months) as per your local residential address (eg telephone bill or utilities bill etc) for Principal and Supplementary Applicant (if applicable) **AND**
- **Income Documents** (Refer to List of Income Documents below)

- **B** or **D** or **F**

List of Income Documents

- A** Latest 12 months' CPF Contribution History Statement¹ via uobgroup.com/cpf
- B** Latest Computerised Payslip (in Singapore Dollar currency)
- C** Latest 3 months' Computerised Payslip (in Singapore Dollar currency)
- D** Latest Income Tax Notice of Assessment² with either **A** or **B**
- E** Latest Income Tax Notice of Assessment²
- F** Company Letter certifying Employment and Monthly Salary (in Singapore Dollar currency) dated within 3 months

Note

- For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000 per month. Please submit your latest Income Tax Notice of Assessment together with your CPF Contribution History Statement if your monthly salary is more than S\$6,000.
- Print your Income Tax Notice of Assessment via <https://mytax.iras.gov.sg> with your Singpass or IRAS PIN.
- For Existing UOB Credit Cardmembers, latest income documents as above are required if you wish to:
 - (i) update the Credit Limit on your UOB Cards or there has been a change in your employment; or
 - (ii) apply for UOB CashPlus Application
- Note that if your income documents reflect a lower income than that in our bank records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income.
- We reserved the right to request for information and income documents if deemed necessary.

IMPORTANT INFORMATION TO NOTE:

Preferred credit limit:

- (i) Preferred credit limit must be in multiples of S\$500; the aggregate preferred credit limit for UOB Credit Card(s) and UOB CashPlus stipulated above must not exceed 4c of your monthly income or S\$200,000, whichever is lower.
- (ii) UOB has the right to assign you a credit limit that is lower than your preferred credit limit indicated above for UOB Credit Card(s) and UOB CashPlus if you have any UOB unsecured credit facility and/or your income documents reflect a lower earned income. UOB reserves the right to request for additional documents and/or information from you.
- (iii) The preferred credit limit indicated above for UOB Credit Card(s) will also be assigned to all your current Principal UOB Credit Card(s), if applicable and the preferred credit limit will be the aggregate credit limit for all your current Principal UOB Credit Card(s).
- (iv) Any credit limit increase will not be applicable to existing Supplementary Cardholder(s), if any, not stated in this application form.

~UOB Supplementary Card Preferred Credit Limit

I/We hereby:-

- (i) understand that notwithstanding that I/we have indicated a preferred credit limit for the supplementary credit card, UOB has the right to grant me/us a credit limit that is lower than what I/we have indicated in this application form;
- (ii) understand that if no preferred credit limit for the supplementary card is selected, UOB has the right to assign the credit limit(s) at its discretion. I/we agree and consent to any credit limit assigned by UOB; and
- (iii) acknowledge that the credit limit indicated in this application form is my/our preferred credit limit for the supplementary credit card stated in this application form.
 - The preferred credit limit assigned cannot be higher than the existing aggregate credit limit for all the Principal Cardmember's current Principal UOB Credit Card(s).
 - The preferred credit limit indicated above will not be applicable to existing Supplementary Card, if any, not stated in this application form.

For new card applicant

* For new card applicants without UOB Personal Internet Banking and Mobile Services ("PIB/MBK"), the mobile phone number provided will be used for SMS-OTPs (One-Time Password), credit card security alerts, and authentication subscriptions. If you already have PIB/MBK, your new card or CashPlus account can be accessed with your existing PIB/MBK username and password. If your mobile phone number has since changed and you wish to have it updated, please complete a Change of Address/ Contact Details Form available at uob.com.sg. If you are already an existing UOB Phone Banking customer, your UOB Credit Card account will be linked to your current Access Code and PIN. If you are not an existing UOB Phone Banking customer, a new Access Code and PIN will be sent to you upon approval of your UOB Credit Card application.

DECLARATION OF APPLICANT(S)

(IMPORTANT: PLEASE READ BEFORE SIGNING)

Credit Cards and CashPlus Declaration (CAPCDA-V7.0-31082017)

I/We hereby:

- i. represent and warrant:-
 - a. that all information provided by me/us in this application and in any other document submitted to you is true, accurate and complete and if there is a change in the information provided or becomes inaccurate in any way, I/we shall promptly notify you of the change or inaccuracy; and
 - b. at the time of this application, I am/we are not an undischarged bankrupt and there has been no statutory demand served on me/us or any legal proceeding commenced against me/us.
- ii. acknowledge that you may choose to either approve or reject this application and I/we agree that you do not need to provide a reason for your approval or rejection.
- iii. confirm that I/we have obtained, read, understood and agree to be bound by the following ("Terms"):-
 - a. UOB Cardmember Agreement;
 - b. Terms and conditions Governing UOB CashPlus;
 - c. Terms and Conditions Governing UOB CashPlus Visa Card Cash Rebate;
 - d. Terms and Conditions Governing Accounts and Services; and
 - e. Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services;
 - f. where applicable, NETS Terms and Conditions Governing the Use of NETS FlashPay;
 - g. where applicable, the Terms and Conditions for Upgrading / Downgrading a UOB Lady's Card.[Terms are available at uob.com.sg].
- iv. agree:-
 - a. you may review and change my credit limit at any time without prior notice to me/us;
 - b. in addition to the modes and manner you may send notices and communications to me/us under the Terms, you may send notices and communications to me/us in any mode and manner you deem appropriate to my/our last known address, facsimile, telephone/mobile phone number and/or electronic mail address in your records;
 - c. the card applied for in this application ("Card") will be renewed upon its expiry without further reference to me/us unless the Card account(s) is terminated before that;
 - d. the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cardmembers, annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect of his/her card; and
 - e. if the card applied for in this application comes with a NETS FlashPay Network for Electronic Transfer (Singapore) Private Limited (NETS) is the holder and operator of the NETS FlashPay stored value facility.
- v. consent and authorise you to conduct any credit check on me/us as you may require from time to time and to obtain, verify and/or disclose any information relating to me/us including information and details of the Card account(s) / UOB CashPlus account from or to the parties set out in the terms relating to your rights of disclosure under the Terms including any credit bureau and any person you deem appropriate or necessary for this application or as may be required by any applicable law;
- vi. I/We confirm that I/we have read and understood the Bank's Privacy Notice (Individual) (available at uob.com.sg and the Bank's branches) which forms part of the terms and conditions governing my/our relationship with the Bank. I/We consent to the Bank collecting, using, and disclosing my/our personal data for Basic Banking Purposes, Co-Branding Purpose, Research Purpose and Marketing Purpose as described in the Bank's Privacy Notice (Individual). I/We note that (a) I/we may withdraw consent for any or all of the purposes at any time; (b) if I/we withdraw consent for Basic Banking Purposes and/or Co-branding Purpose, the Bank may not be able to continue to provide the products and services to me/us; (c) if I/we withdraw consent for Research Purpose and Marketing Purpose, my/our personal data will not be used for these purposes unless I/we expressly and separately consent to the same again;
- vii. agree that, for UOB Delight Credit Card and Singtel-UOB Card (each a "Co-brand Card"), all personal data provided by me/us in this application for the Co-Brand Card and information and details of my/our Co-Brand Card account(s) which may be issued to me and transactions made thereunder may be shared by you with the respective co-brand partner associated with the Co-Brand Card ("Co-Brand Partner") to enable the Co-Brand Partner and its agents and authorised service providers to collect, use and disclose my/our personal data to any person the Co-Brand Partner deems appropriate or necessary for the purposes of:-
 - a. processing this application and provide services associated with the Co-Brand Card account;
 - b. offering, marketing or promoting any promotion or offer relating to the Co-Brand Card account;
 - c. administering any benefit, privilege and term applicable to the Co-Brand Card account;
 - d. offering, marketing or promoting any product and/or service provided by the Co-Brand Partner; and
 - e. conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party.
- viii. acknowledge and agree that you and the Co-Brand Partner (if any) will be separately collecting, using and disclosing my/our personal data and each party shall only be responsible for its own collection, use or disclosure of my/our personal data, and shall not be liable for the other party's handling or use thereof. I/we agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my/our personal data to the relevant party.
- ix. authorise that all bills from the Singtel Account specified in this application, be charged to the Singtel-UOB Card applied for, even if the Singtel-UOB Card has not been activated by me/us;
- x. acknowledge and agree that upon my/our successful application for UOB YOLO, I/we will be automatically enrolled for eStatements which is an electronic version of my credit cards statements. The physical copies of my/our existing credit cards statements (if any) will cease to be generated. I/we can view the eStatements via UOB Personal Internet Banking from the following month onwards.
- xi. acknowledge and agree that this application and all documents submitted to you including all verification documents obtained by you shall belong to you and will be retained by you; and
- xii. confirm and agree that if this application and any supporting document are sent or are purported to be sent by me/us to you has been sent by fax and/or email, you are authorized by me/us, but are not obliged, to rely on such communication upon the faxed and/or emailed copy sent by fax and/or email without the original and without any liability to me/us.

UOB PERSONAL LOAN TERMS & CONDITIONS

General Personal Loan Terms & Conditions

1. All accountholders deemed to be in good standing as determined by the Bank are eligible to apply.
2. The minimum Loan Amount is S\$1,000 or such other amount as UOB may determine at its sole and absolute discretion.
3. Upon UOB's approval of your application, no cancellation or, restructuring or partial prepayment will be allowed.
4. Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan term of each application.
5. The effective interest rate ("EIR") is the actual rate incurred for using the Personal Loan, taking into account the total charges and the way repayment is made. Thereafter, the prevailing interest rate shall apply.
6. A cancellation charge of S\$100 will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Loan Amount at any time before the expiry of the loan term. You must notify us if you wish to close your Personal Loan account or prepay any of the Personal Loan, thirty (30) calendar days' prior notice.
7. The Personal Loan is valid for such period as the Bank may determine in its absolute discretion. Each application is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
8. The Bank is entitled in its discretion to amend, vary or modify these Personal Loans Terms at any time without notice and such changes shall be binding with effect from such date as the Bank may determine.
9. UOB's decision on all matters shall be final and conclusive.

UOB CashPlus Personal Loan Terms & Conditions (CPPL-V1.10-01082015)

1. A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPPL.
2. Upon UOB's approval of your application for CPPL, you are deemed to have authorised UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the "Loan Amount").
3. The Loan Amount (including processing fee, if applicable) shall not exceed up to 98% of the available credit limit of your UOB CashPlus account.
4. The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPPL.
5. The Bank shall require a minimum of three (3) to five (5) business days (excluding Saturdays, Sundays and public holidays) to process the CPPL application.
6. Upon UOB's approval of your CPPL application, no cancellation or, restructuring or partial prepayment will be allowed. No fund transfer on promotional interest rate will be allowed with an existing CPPL on your UOB CashPlus account.
7. If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-five (25) days from the UOB CashPlus statement date or otherwise notified to you, you will be charged default interest on the total outstanding Loan Amount.
8. All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any requests of appropriation by you or any other person making such payment on your behalf. UOB has the absolute right to apply payments received by it in the following manner:
 - i. All outstanding interest in respect of your UOB CashPlus account;
 - ii. All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account) and
 - iii. All outstanding balances in respect of your UOB CashPlus account.

UOB Credit Cards Personal Loan Terms & Conditions (CCPL-V1.4-01082015)

1. This facility is applicable to all UOB Credit Cards (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards) in the name of Principal Cardmembers.
2. Upon approval of your application for CCPL, you are deemed to have authorized UOB to earmark your UOB Credit Card account for the loan amount applied for or such other amount as approved by UOB (the "Approved Loan Amount"), including interest charges. The Bank will credit the Approved Loan Amount into a Singapore dollar denominated bank account held by the Principal Cardmember as specified in the application form.
3. The Approved Loan Amount (including interest charges and processing fee, if applicable) shall not exceed the available credit limit of your UOB Credit Card account.
4. A one time non-refundable processing fee and interest apply.
5. The amount payable for each monthly instalment (the "Monthly Instalment Amount") shall be determined based on the Approved Loan Amount and the number of monthly instalments indicated on the application form.
6. Each Monthly Instalment Amount shall be charged to the UOB Credit Card account and will be treated in the same way as any other credit card transaction charged to the credit card account. The Monthly Instalment Amount will be reflected in the monthly credit card statement and shall be payable in accordance with these CCPL Terms and the Card Terms. In particular, but without prejudice to the generality of the preceding sentence, interests and late payment charges will be levied on any overdue instalment as well as other overdue amounts in the UOB Credit Card account in accordance with the Card Terms.
7. The Bank requires a minimum of seven (7) to ten (10) business days (excluding Saturday and Sunday) to process your CCPL application.
8. Upon approval of your application for CCPL, your available credit limit will be provisionally reduced by blocking out an amount equivalent to the Approved Loan Amount, but will be progressively restored with the amount of each Monthly Instalment Amount received by the Bank.
9. Transactions in connection with this CCPL are not eligible for UNIS, SMARTS, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
10. The CCPL Terms shall be governed by the laws of Singapore and Cardmembers hereby submit to the exclusive jurisdiction of the courts of Singapore.

UOB CREDIT CARDS AND UOB CASHPLUS APPLICATION FORM

United Overseas Bank Limited Tel: 1800 222 2121 Fax: 6356 8841

2 EASY WAYS TO APPLY FAX: 6356 8841 or Mail it back to us

☐ Yes, I would like to have my new card(s) couriered to my mailing address at a nominal fee of S\$10. Please complete all fields and attach the required documents. Applications with incomplete information or supporting documents will result in delay in processing.

Existing UOB Principal Cardmembers only need to complete Section 1 and 6 and sign under Section 10. For your convenience, no income documents will be required. If you have had a change of employment, please also complete Section 7 and attach your updated income documents.

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau websites listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd 2 Shenton Way, #20-02 SGX Centre 1 Singapore 068804 Tel: (65) 6565 6363 www.creditbureau.com.sg

1. UOB CREDIT CARDS Please tick ☒ to indicate your choice of UOB Credit Cards.

UOB Credit Cards - 1-Year Annual Fee Waiver*

☐ **UOB YOLO (001/454) Promo (CC): MU0106**

Upon successful application for UOB YOLO, you will be automatically enrolled for eStatements and the physical copies of your existing credit cards statements (if any) will cease to be generated. Visit uob.com.sg/estatement for details.

☐ **UOB One Card (001/843) Promo (CC): MU00101**

☐ **UOB PRVI Miles American Express Card (001/333) Promo (CC): MU0099**

☐ **UOB PRVI Miles World Mastercard Card (001/515) Promo (CC): MU0099**

☐ **UOB PRVI Miles Visa Card (001/853) Promo (CC): MU0099**

☐ **UOB Lady's Card (001/812) Promo (CC): MU00111**

☐ **UOB Delight Credit Card (001/847) Promo (CC): CU0063**

☐ **UOB JCB Card (103/801) Promo (CC): CU0051**

☐ **UOB UnionPay Card (001/862) Promo(CC): CU0012**

☐ **Singtel-UOB Card (001/803) Promo (CC): CU0024**

Please note that the first nominated Singtel account must be registered under your name. For nomination of other accounts, please login with the respective Singtel OnePass to perform the card linkage. This Singtel account will be automatically charged to your Singtel-UOB Card on a recurring basis and will supersede any existing payment arrangements (including GIRO) you may have with Singtel upon successful application.

My Singtel Account



2. UOB CASHPLUS

☒ Yes! I want to enjoy UOB CashPlus with the first year annual fee waiver of S\$80.

CASHPLUS

Definition of U.S. Person

"U.S. Person" means a U.S. Citizen or resident individual, a partnership or corporation organized in the U.S. or under the laws of the U.S. or any state of the U.S., a trust if (i) a court within the U.S. would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of trust, and (ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.. This definition shall be interpreted in accordance with the U.S. Internal Revenue Code. Please note that persons who have lost their U.S. citizenship and who live outside the U.S. may nonetheless in some circumstances be treated as U.S. Persons.

Declaration (Mandatory field, please tick one):

I hereby declare and confirm to the bank that I am not a citizen or permanent resident of the U.S.. I was not born in the U.S..

☐ Yes, I am not a U.S. Person ☐ No, I am a U.S. Person

In the event I become a U.S. Person (citizen or permanent resident), I further agree:- to notify the Bank within 30 days of such change and provide all information and documents requested by the Bank; that the Bank may take or refrain from taking any action whatsoever due to the change; and to do all things required by the Bank in order to procure or ensure compliances with the Applicable Laws both domestic and foreign / Inter Governmental Agreements.

Without prejudice to any other rights or remedies the Bank may otherwise have, I shall indemnify, keep indemnified and hold harmless the Bank against any and all liabilities, actions, claims, losses, damages, costs and expenses (including but not limited to legal costs on a full indemnity basis) suffered or incurred by the Bank as a result of, or in connection with, my U.S. Person(s) Declaration being inaccurate, outdated or untrue.

ADDITIONAL IDENTITY/PASSPORT INFORMATION

Applicable if you are a U.S. Person or hold other citizenship/permanent resident status in addition to section 6.

ID Type* (please delete where appropriate): Identification Certificate / Passport

ID/Passport number*:

ID/Passport Expiry Date* (DDMMYYYY):

ID/Passport issuing country*:

Note:

- Please complete all the fields in Sections 2,6,7 and sign under Sections 2 and 10.
- Submit all required documents.
- UOB CashPlus application is independent from UOB Credit Card application.

Applicant's Signature

Website: uob.com.sg

Date Received:

3. PREFERRED CREDIT LIMIT

Please tick one of the options below:

☐ I have no preference for the credit limit on the UOB Credit Card(s) and/or UOB CashPlus applied for in this application.

or

☐ **Preferred UOB Credit Card(s) Limit : S\$ _____**

Important: This amount will be assigned to all your current UOB Principal Card(s).

Preferred UOB CashPlus Limit : S\$ _____

(Minimum Credit Limit = S\$2,000)

Preferred credit limit must be in multiples of S\$500; the aggregate preferred credit limit for UOB Credit Card(s) and UOBCashPlus stipulated above must not exceed 4x of your monthly income or S\$200,000, whichever is lower. I understand that UOB has the right to grant me a credit limit that is lower than what I have indicated above. If no preferred credit limit is selected, I understand that UOB has the right to assign the credit limit(s) at its discretion. I agree and consent to any credit limit assigned by UOB. Please refer to section Important Information to note for more information.

4. FREQUENT FLYER REGISTRATION

☐ Yes, please link my UOB Credit Card account to my Frequent Flyer Membership for future conversion of UNiS to Frequent Flyer miles.

My KrisFlyer Membership No.* _____

My Asia Miles Membership No.* _____

5. UOB PERSONAL LOAN-DISBURSEMENT DETAILS

☐ **Yes! I want to enjoy fixed monthly instalments with UOB Personal Loan for:**

☐ UOB CashPlus

☐ UOB Credit Card type: _____

(indicate one of the selected card at section 1)

(Please tick preferred tenor)

UOB CashPlus*	UOB Credit Cards*
<input type="checkbox"/> 60 months : CPBRTL60	<input type="checkbox"/> 60 months
<input type="checkbox"/> 48 months : CPBRTL48	<input type="checkbox"/> 48 months
<input type="checkbox"/> 36 months : CPBRTL36	<input type="checkbox"/> 36 months
<input type="checkbox"/> 24 months : CPBRTL24	<input type="checkbox"/> 24 months
<input type="checkbox"/> 12 months : CPBRTL12	<input type="checkbox"/> 12 months

PLSC: IA

DISBURSEMENT DETAILS

Requested Amount* (minimum of S\$1,000, rounded to the nearest S\$100)

S\$ _____

Name of Bank* _____

Name of Account Holder* (as in your other bank/credit card/credit line account)

Account Number*

6. TELL US ABOUT YOURSELF (*Denotes mandatory fields)

Name as in NRIC/Passport** ☐ Mr ☐ Ms ☐ Dr Gender* ☐ Male ☐ Female (underline surname)

Name to appear on Card, including surname* (within 19 spaces)

NRIC/Passport/PR* No.* For Singaporeans, please provide NRIC no. only Singapore PR* ☐ Yes ☐ No

Passport Expiry Date* (DDMMYYYY) Employment Pass Expiry Date* (DDMMYYYY)

For Non-Singaporeans only

For Non-Singaporeans only

Nationality* Country of Residence*

Country you are currently residing in or intend to reside in, for more than 1 year (e.g.Singapore)

Country of Birth*: Date of Birth* (DDMMYYYY)

TELL US ABOUT YOURSELF (*Denotes mandatory fields)

Marital Status* ☐ Single ☐ Married ☐ Others: _____

Highest Educational Qualification* ☐ Primary ☐ Secondary ☐ 'N' Level ☐ 'O' Level

☐ 'A' Level ☐ Diploma ☐ Degree ☐ Others (please specify) _____

Home Telephone

Mobile Tel.No.**

Office Telephone

Bill To* ☐ Home ☐ Office

Home address* (Do provide us with billing proof if home address differs from address in NRIC. For non-Singapore Citizen / non-Permanent Resident, billing proof is required. Please do not provide P.O. Box address.)

House/Block _____

Unit # _____

Street/Building Name _____

Postal Code _____

Residential Status*: ☐ Owned ☐ Mortgaged ☐ Parent's ☐ Rented

Years Of Residence*: Years There _____ Months There _____

E-Mail Address* _____

Mother's Maiden Name* (for emergency identification purposes)

7. YOUR EMPLOYMENT DETAILS (*Denotes mandatory fields)

Company Name* _____

Length of Service*: Yrs _____ Mths _____ ☐ Tick here if self-employed

Office Address

House/Block _____

Unit # _____

Street/Building Name _____

Postal Code _____

S _____

Type of Business/Industry* (please tick one box only)

ED ☐ Education Services RT ☐ Wholesale/Retail Trade# BU ☐ Engineering ☐ Charity/Non-profit Organisation*
PU ☐ Government/Public Service TR ☐ Transportation BU ☐ Business Consultancy#
FI ☐ Financial Services# IN ☐ Insurance BU ☐ Real Estate
CO ☐ Construction PR ☐ Professional Services# MF ☐ Manufacturing#
CI ☐ Computer & IT HO ☐ Hotel ☐ Entertainment#

Others (please indicate) _____ # Please indicate company products/services: _____

* Does the fund raising activities of the charity / non-profit organization involve more than one country? Yes / No

Occupation* (please tick one box only)

AA ☐ Accounts Assistant AC ☐ Accountant/Financial Controller CN ☐ Consultant
GO ☐ Government Officer DR ☐ Director/Managing Director/Chairman EN ☐ Engineer
MG ☐ Manager IA ☐ Insurance Agent/Financial Planner MK ☐ Marketing Executive
OA ☐ Operation Assistant SP ☐ Sole Proprietor/Partner SA ☐ Sales Assistant
SI ☐ Service Industry Staff TE ☐ Technician/Engineering Assistant/Traffic Assistant SR ☐ Sales Executive

Others (please indicate) _____

Monthly Gross Income*

(Please provide supporting documents)

S\$ _____

^ Latest 12 months' CPF Contribution History Statement

☐ Submitted via uob.com.sg/cpf (you will need your SingPass to gain access).

Submission date _____

8. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

No Annual Fee

Name as in NRIC/Passport* (underline surname) ☐ Mr ☐ Ms ☐ Dr Singapore PR ☐ Yes ☐ No

Name to appear on Card, including surname (within 19 spaces)

NRIC/Passport/PR* No.

For Singaporeans, please provide NRIC no. only

Passport Expiry Date (DDMMYYYY)

For Non-Singaporeans only

Gender

Date of Birth (DDMMYYYY)

Relationship to Principal Applicant

☐ Male

☐ Female

Please fax this portion to 6356 8841

SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

Nationality _____ Country of Residence _____
ID/Passport issuing country: _____
Home Telephone _____ Mobile Tel.No.# _____
Home address (Do provide us with billing proof if home address differs from address in NRIC. For non-Singapore Citizen / non-Permanent Resident, billing proof is required. Please do not provide PO. Box address.) _____
House/Block: _____ Unit # _____
Street/Building Name _____
Postal Code S _____
Company Name _____ Occupation _____
Type of Industry: _____ ☐ Tick here if self-employed
Annual Income Range (SGD) [Kindly tick /against the checkbox]
☐ Less than 20,000 ☐ 70,000 - 89,999 ☐ 200,000 - 299,999
☐ 20,000 - 39,999 ☐ 90,000 - 119,999 ☐ 300,000 and above
☐ 40,000 - 69,999 ☐ 120,000 - 199,999
Supplementary Card Preferred Credit Limit : S\$ _____ (In multiples of S\$500) ☐ No preference for the Supplementary Card credit limit* in this application

9. ADDITIONAL SUPPLEMENTARY CARD APPLICANT'S INFORMATION

(Applicable if Supplementary Card applicant is not a Singapore Citizen or Singapore Permanent Resident)

Do you hold a valid pass to live or work in Singapore? If "yes", Please tick the type of pass that you are holding
☐ Employment Pass ☐ Entre Pass ☐ Long-Term Social Visit Pass
☐ S-Pass ☐ Student Pass
☐ Work Permit ☐ Dependent Pass

10. DECLARATION AND AUTHORISATION (Please read before signing)

☐ I/We would like to be kept informed of promotions, offers, products and/or services marketed by United Overseas Bank Limited and its related corporations ("UOB Group Members") and, where applicable the co-brand partner associated with the card applied for in this application ("Co-Brand Partner") and I/we hereby give my/our consent to any UOB Group Member and the Co-Brand Partner to contact me/us via all modes of communication (voice calls, SMS/ MMS, fax) using my/our telephone numbers in your records.
I/We agree that any consent given is additional to any other consent which I may have previously provided to UOB Group Members to inform me of marketing information; and does not supersede any rights which the UOB Group Members may have at law to collect, use and disclose my personal data.
I/We have read and understood the Credit Cards and CashPlus Declaration (CACPDA-V70-31082017) and the Terms and Conditions governing UOB Personal Loan (applicable only when you choose to take up UOB Personal Loan) set out on the facing page. I/We affirm the said declaration and agree to abide and be bound by the matters stated therein.

Principal Applicant's Signature _____ Date _____
Supplementary Applicant's Signature _____ Date _____

* Please delete where appropriate.
The provision of this application form does not automatically indicate that United Overseas Bank Limited will accept the contents and issue a UOB Card. United Overseas Bank Limited reserves the right to reject the application without assigning any reason whatsoever.



SC: 50020

FOR BANK USE				
Source (CC)	Source (CP) 30:1A	Pdt Type(CP) RCD/RC27	Promo (CP) 30:05021A	
ST ID	Card Org/Type	LR/MR/HR	RR Nxt Rev DD	
BW CIF	Main:	Credit Limit	Census (AI)	
	Sup:	Freend	Card Fee Dt	
Branch(CC/CP)	Review Code	BC	Exp	Officer Name

All information is correct at the time of print.

- Reminder!**
- Have you signed the application form?
 - filled in ALL fields in the application form?
 - attached ALL the required documents?

UNITED OVERSEAS BANK LIMITED
UOB CARDS & PAYMENTS
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338



BUSINESS REPLY SERVICE
PERMIT NO. 08908

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For posting in Singapore only.