

CASHPLUS

The new UOB CashPlus Visa Card¹

It's easy access to extra funds whenever you need to pay at 1,000 merchants islandwide. And that's always a plus!



Use it to pay anytime, anywhere
Visa is accepted



1.5% cash rebate
on your purchases



Lower interest on purchases at 19.8% per annum²



Enjoy UOB Card offers in stores and restaurants, as well as online

The pluses of UOB CashPlus



Up to 6x your salary or S\$200,000, whichever is lower, if you earn at least S\$10,000 a month. Or up to 4x, if you earn between S\$2,500 and S\$10,000 a month



Get cash in 1 hour with express approval³ at all 53 UOB branches. Or fax your application to get same-day approval⁴



Easy access, 24/7 with a complimentary chequebook, and more than 1,200⁵ ATMs locally and over 1.4 million Visa Plus ATMs worldwide



2 repayment options with flexible repayment (as low as 2.5% of the outstanding amount or S\$30, whichever is higher); or fixed repayment up to 60 monthly instalments.

Visit uob.com.sg/cashplus for more information.

¹ Please refer to Terms and Conditions Governing UOB CashPlus Visa Card Cash Rebate, visit uob.com.sg/cashplus

² Subject to a minimum charge of S\$5.00 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).

³ 1-hour approval is available at all UOB Group Branches on Mondays to Fridays from 9am to 1pm, except Public Holidays.

⁴ Same-day approval for fax applications is available on Mondays to Fridays from 9am to 1pm, except Public Holidays. Applications submitted after the above-mentioned stipulated times will be processed on the next working day. Upon submission of your application form, you will receive an SMS notification on the same day to inform you of the status of your application. Please note that applications pending further documentation will not be eligible for same-day approval.

⁵ Includes OCBC ATMs under the same shared ATM network.

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.** and the choice to repay over a period of 12 to 60 months.

Loan Tenor (months)	Processing Fee (%)	Flat Rates (% 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

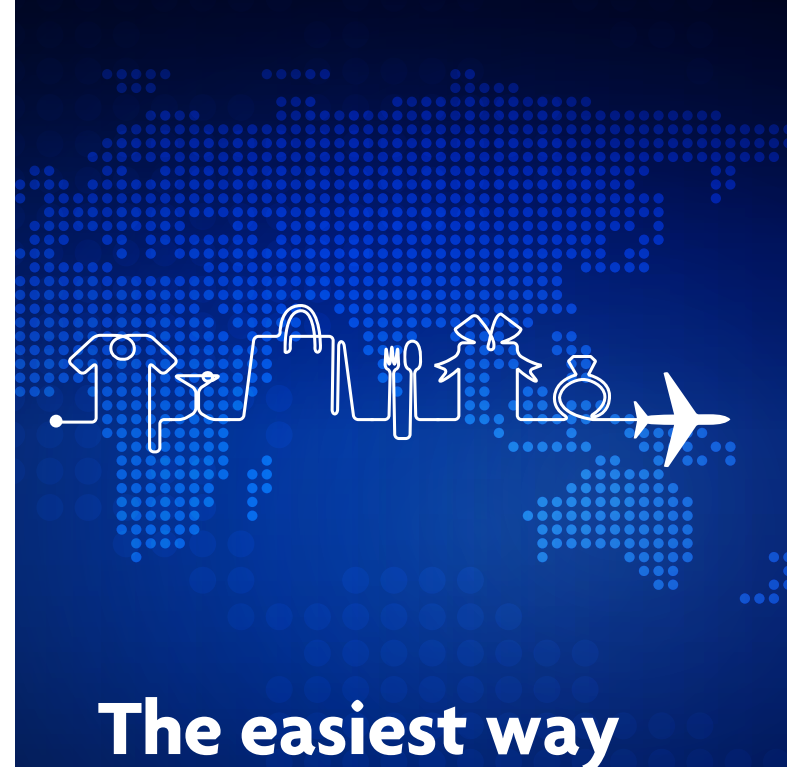
Note: The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account of the total charges and the way the repayment is made. Thereafter, the prevailing interest rate will apply. The disbursed amount will be nett of the processing fee of the approved loan 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% 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	\$60 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 credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5%. 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 respectively will be subject to a fee of 0.8% or 1% of the transaction amount respectively.
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 http://www.abs.org.sg/pdfs/Financial/Consumers_publications/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 all Visa transactions in foreign currencies will be subject to an administrative fee of 2.5%.
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 0.8% 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 http://www.abs.org.sg/pdfs/Financial/Consumers_publications/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)



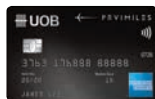
The easiest way to turn spending into free flights

3 Miles ON ALL SPEND



UOB PRVI Miles

UOB 大华银行



UOB PRVI Miles Card

The easiest way to turn spending into free flights.

- Sign up now and be one of top the 6,000 spenders to earn **3 miles on all spend¹** for 1st 3 months!
- 6 miles for every S\$1 spent on selected airline bookings with UOB Travel²
- 2.4 miles for every S\$1 spent overseas
- 1.4 miles for every S\$1 spent locally
- 20,000 loyalty miles³ every year
- Up to 8 complimentary limousine services⁴ to Changi Airport in a year

"Easiest way to turn spending into free flights" is based on the fastest miles earn rate on combined spend comprising of air tickets and hotels bookings, overseas and local spend, in comparison to other credit cards in Singapore as of 8 April 2016.

- ¹ Not applicable to existing UOB PRVI Miles Cardmembers. Visit uob.com.sg/3miles for full terms and conditions.
- ² Valid till 31 Dec 2016.
- ³ PRVI Miles American Express Cardmembers will receive UNIS10,000 (equivalent to 20,000 miles) if he/she spends S\$50,000 or more in a card membership year.
- ⁴ PRVI Miles American Express Cardmembers will receive up to two (2) complimentary limousines services to Changi Airport in each calendar quarter, in the form of rebates, with a min. spend of S\$1,000 overseas within the same qualifying period.

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

Annual Fee Principal – S\$256.80,
1st and 2nd supplementary
FREE,
3rd Supplementary – S\$128.40



Apply for UOB YOLO now and your next night out¹⁰ is on us

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

UOB YOLO

Eat. Drink. Play. Repeat. Because You Only Live Once.

- Up to 8% rebate⁷ on Dining, Entertainment, Online Fashion and Online Travel⁸ (selected websites)
- 1-for-1 deals and priority access at exciting bars and restaurants such as Kyo, Loof, OverEasy, Timbre and more
- 1-for-1 weekend movie tickets at The Cathay Cineplex
- Convenience on the go: Auto enrolment into eStatements⁹. Tap and pay with UOB Mighty

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

⁷ 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 per statement month is not met, Cardmembers will earn 0.3% rebate on all spend. 8% rebate for weekend dining & entertainment is on a promotional basis until 30 September 2016. After which, such rebate will be revised to 6%.

⁸ Online Travel means the Card Transaction(s) made at www.wagoda.com, www.wairasia.com, www.airbnb.com, www.cathaypacific.com, www.expedia.com, www.hotels.com, www.jetstar.com, www.flyscot.com, www.singaporeair.com, www.tigerair.com, www.uobtravel.com via the internet.

⁹ 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.

¹⁰ This Promotion is open to applicants with UOB YOLO applications approved from 30 Mar - 30 Jun 2016 (holders of any existing UOB Credit Cards do not qualify). To qualify for the S\$50 cash rebate ("Award"), the UOB YOLO Cardmember must be among the first 350 from the same Qualifying Period to (i) activate their UOB YOLO; (ii) incur Eligible Transactions of at least S\$600 in their Spend Period (i.e. the period of 30 days from when their UOB YOLO application is approved); Qualifying Periods are the periods within which UOB approves the UOB YOLO applications: (i) 30 March – 30 April 2016, (ii) 1 – 31 May 2016, and (iii) 1 – 30 June 2016. Award is limited to one thousand and fifty (1050) qualified UOB YOLO Cardmembers in all.

Terms and conditions apply to all featured privileges and promotions. Visit uob.com.sg/yolo for details.



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

UOB Lady's Platinum Card

Men don't get it.

- 5X UNIS⁵ on your shopping and taxi spend.
- Lady's LuxePay Plan - 6 or 12 month instalment payment plan with no interest or processing fees.
- Free:
 - Drinks at selected bars/restaurants during Lady's Weeknights; and
 - Weekend parking at Forum the Shopping Mall, Paragon and 313@somerset.

Terms and conditions apply to all featured privileges. Visit UOBLadys.com.sg for details.



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, insurance¹¹, town councils and newspapers.
- 0.3% rebate on all other spend.

Rebate is issued in the form of SMARTS.

¹¹Valid for selected insurance merchants.

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 Platinum Card

Extraordinary rebate for your daily needs.

- 2X SMARTS – That's up to 20% rebate islandwide!
- 5% rebate at Meidi-ya, Muji and UNIQLQ
- 3% rebate at all major department stores in Singapore
- 0.5% rebate on all other spend

2X SMARTS is only applicable at SMARTS merchants that accept JCB Cards. Cash rebate will be awarded up to a maximum cap of S\$50 per card statement. Other terms and conditions apply. Visit uob.com.sg/jcb for details.



Annual Fee Principal – FREE¹²
1st Supplementary FREE
2nd Supplementary – S\$96.30

Singtel-UOB Platinum 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
- DataRoam Passes worth up to S\$180
- 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

¹²Applicant must be an individual (non-business) Singtel customer. There must be minimum 1 and maximum 8 Singtel accounts charged to Singtel-UOB card on recurring basis at all times to enjoy all benefits and privileges including perpetual annual fee waiver, else an annual fee of S\$192.60 will apply. Cash rebate will be awarded based on the accumulated Singtel bills charged in the card statement month. 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 dining offers at TungLok Group of restaurants, Si Chuan Dou Hua Restaurant, The Fullerton Hotel Singapore, Goodwood Park Hotel, Muthu's Curry, Timbre and more.

* Image courtesy of Si Chuan Dou Hua Restaurant.

0% IPP

Stretch your dollar further and get what you want with **UOB 0% Instalment Payment Plan (IPP¹³)**. Enjoy interest-free instalment payments of up to 36 months at no additional cost. More than 4,000 participating merchant outlets islandwide.

SMARTS

Get up to **10% SMARTS¹⁴ rebate** on the spot at over 900 participating outlets islandwide. 1 SMARTS = S\$1, so offset your purchases at Caltex, Cathay Cineplexes, Cold Storage, Giant, Guardian, Sephora, The Coffee Bean & Tea Leaf, World of Sports and many more. Visit uob.com.sg/smart for details.

4X

Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000 cash or 4 times¹⁴ your monthly income**, whichever is lower.

¹³ 0% Instalment Payment Plan and SMARTS are not valid for UOB Preferred Platinum American Express and UOB PRVI Miles Platinum American Express Cardmembers. SMARTS is also not applicable for UOB UnionPay Platinum Card.

¹⁴ 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.



Annual Fee Principal – S\$128.40
1st Supplementary FREE
2nd Supplementary – S\$64.20

UOB One Card

Singapore's most generous rebate card with up to 5% cash rebate on all spend.

- Cash rebate of up to S\$1,200 per year.
- Up to 3.33% p.a.⁵ interest on savings in UOB One Account.
- Additional rebate of up to 10% SMARTS rebate at participating SMARTS merchants.
- Up to 22.8% at Caltex and 24% at SPC.

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%)

Singapore's Most Generous Rebate Card refers to the highest cash rebate of 5% based on a retail spend amount of S\$2,000 per month for 3 consecutive months, in comparison to other banks cash rebate cards across Singapore as of 1 Dec 2015. Please note that exclusions apply. Visit uob.com.sg/one for details.

⁵ A minimum of 3 purchases with a total minimum spend must be posted before the statement date in order for you to earn the quarterly cash rebate based on your qualifying quarters. Visit uob.com.sg/one for the full set of UOB One Visa Credit Card Terms and Conditions.

⁶ Maximum effective interest rate (EIR) on the One Account is 1.60% p.a. for deposits of S\$50,000, provided customers meet the criterion of S\$500 Card Spend in each calendar month. Maximum effective interest rate (EIR) on the One Account is 2.43% p.a. for deposits of S\$50,000, provided customers meet both criteria of S\$500 Card Spend AND (a) min. S\$2,000 salary credit via GIRO OR (b) 3 GIRO debits in each calendar month. Visit uob.com.sg/oneaccount for the full set of Terms and Conditions.

Deposit Insurance Scheme:

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



	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 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 Platinum Card, UOB One Card, UOB Lady's Platinum Card, UOB Delight Credit Card and Singtel-UOB Visa Platinum 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)

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

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

Salaries 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 as per your local residential address** (e.g. telephone or utilities bill etc.) **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 Statement' via uobgroup.com/submitcpfstmt.jsp (Singpass required)
- 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: PLEASE READ BEFORE SIGNING)

Credit Cards and CashPlus Declaration (CAPCPDA-V6.1 -21052014)

I/We hereby:

- represent and warrant:-
 - 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
 - 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.
- 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.
- confirm that I/we have obtained, read, understood and agree to be bound by the following ("Terms"):-
 - UOB Cardmember Agreement;
 - Terms and conditions Governing UOB CashPlus;
 - Terms and Conditions Governing UOB CashPlus Visa Card Cash Rebate;
 - Terms and Conditions Governing Accounts and Services; and
 - Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services;
 - where applicable, NETS Terms and Conditions Governing the Use of NETS FlashPay; [Terms are available at uob.com.sg].
- agree:-
 - you may review and change my credit limit at any time without prior notice to me/us;
 - 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;
 - 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;
 - 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
 - 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.
- 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;
- 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.
- agree that, for UOB Delight Credit Card and Singtel-UOB Platinum 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:-
 - processing this application and provide services associated with the Co-Brand Card account;
 - offering, marketing or promoting any promotion or offer relating to the Co-Brand Card account;
 - administering any benefit, privilege and term applicable to the Co-Brand Card account;
 - offering, marketing or promoting any product and/or service provided by the Co-Brand Partner; and
 - 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.
- 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.
- authorise that all bills from the Singtel Account specified in this application, be charged to the Singtel-UOB Platinum Card applied for, even if the Singtel-UOB Platinum Card has not been activated by me/us;
- 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.
- 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
- confirm and agree that if this application has been sent by fax and/or email, you are authorised to rely and act upon on the faxed and/or emailed copy without the original.

General Personal Loan Terms & Conditions

- All accountholders deemed to be in good standing as determined by the Bank are eligible to apply.
- The minimum Loan Amount is S\$1,000 or such other amount as UOB may determine at its sole and absolute discretion.
- Upon UOB's approval of your application, no cancellation or, restructuring or partial prepayment will be allowed.
- Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each application.
- 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.
- 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 tenor. 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.
- 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.
- 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.
- UOB's decision on all matters shall be final and conclusive.

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

- A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPPL.
- 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").
- The Loan Amount (including processing fee, if applicable) shall not exceed up to 98% of the available credit limit of your UOB CashPlus account.
- The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPPL.
- 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.
- 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.
- 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.
- 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:
 - All outstanding interest in respect of your UOB CashPlus account;
 - All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
 - All outstanding balances in respect of your UOB CashPlus account.

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

- 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.
- 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.
- 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.
- A one time non-refundable processing fee and interest apply.
- 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.
- 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.
- The Bank requires a minimum of seven (7) to ten (10) business days (excluding Saturday and Sunday) to process your CCPL application.
- 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.
- Transactions in connection with this CCPL are not eligible for UNIS, SMARTS, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
- 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 9. 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 Platinum Card (001/812) Promo (CC): MU00111**

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

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

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

Please note that your Singtel account and Card must be registered under your name. There must be a Singtel account charged to the Card at all times, which will supersede any existing payment arrangements (including GIRO) you may have with Singtel. In the event that the account provided below is found to be invalid for whatever reasons, Singtel will reject the nomination and your account will not be able to enjoy the benefits offered by the Card, and without any further reference to you and without prejudice to its rights, Singtel will collect any outstanding Singtel bill amount from you.

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 9.
- 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)

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.

*Note:

- 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 4x of your monthly income or S\$200,000, whichever is lower.
- 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.
- 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).
- Any credit limit increase will not be applicable to existing Supplementary Cardholder(s), if any, not stated in this application form.

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 : CPBRLT60	<input type="checkbox"/> 60 months
<input type="checkbox"/> 48 months : CPBRLT48	<input type="checkbox"/> 48 months
<input type="checkbox"/> 36 months : CPBRLT36	<input type="checkbox"/> 36 months
<input type="checkbox"/> 24 months : CPBRLT24	<input type="checkbox"/> 24 months
<input type="checkbox"/> 12 months : CPBRLT12	<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

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)

For Non-Singaporeans only

Employment Pass Expiry Date (DDMMYYYY)

For Non-Singaporeans only

TELL US ABOUT YOURSELF

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)

Marital Status ☐ Single ☐ Married ☐ Others: _____

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

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

No. of Dependents

Home Telephone

Mobile Tel.No.*

Mandatory for card activation and One-Time-Password-SMS-OTP

Office Telephone

Bill To ☐ Home ☐ Office

Home address (Do provide us with billing proof if home address differs from address in NRIC. Please do not provide P.O. Box address.)

House/Block _____

Unit # _____

Street/Building Name

Postal Code

S _____

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

Residential Type: ☐ HDB-3Rm/4Rm ☐ HDB-5Rm/Executive Apartment ☐ Executive Condo/HUDC

☐ Private Apartment/Condominium ☐ Terrace ☐ Semi-Detached ☐ Bungalow

Years Of Residence: Years There _____ Months There _____

E-Mail Address

Mother's Maiden Name (for emergency identification purposes)

Overseas Address (mandatory for Permanent Residents and Non-Singaporeans)

Overseas Contact No. (mandatory for Permanent Residents and Non-Singaporeans)

7. YOUR EMPLOYMENT DETAILS

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
PU ☐ Government 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

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

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 uobgroup.com/submitcpfstmt.jsp (you will need your SingPass to gain access).

Submission date _____

Please fax this portion to 6356 8841

8. SUPPLEMENTARY CARD APPLICATION

No
Annual FeeName 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. onlyPassport Expiry Date (DDMMYYYY)
For Non-Singaporeans only

Gender Date of Birth (DDMMYYYY)

☐ Male☐ Female

Relationship to Principal Applicant

Nationality

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

ID/Passport issuing country:

Home Telephone

Mobile Tel.No.*

Mandatory for card activation
and One-Time-Password-
SMS-OTP

Home address

House/Block

Unit #

Street/Building Name

Postal Code

S

Company Name

Occupation

Type of Industry: ☐ Tick here if self-employedPreset Credit Limit: S\$ (In multiples of S\$500) ☐ Not applicable

9. 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 (CACPD-V6.1-21052014) 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.

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. 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.



CCCOMBSG007

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?

BUSINESS REPLY SERVICE
PERMIT NO. 08908UNITED OVERSEAS BANK LIMITED
UOB CARDS & PAYMENTS
ROBINSON ROAD PO. BOX 1688
SINGAPORE 903338Postage will be
paid by addressee.
For posting in
Singapore only.