

UOB DELIGHT CREDIT CARD

Up to
10% rebate¹ + **10%** off house brands²

It's a...



Enjoy daily delights with UOB Delight Credit Card.

Be delighted with exclusive privileges at Cold Storage, Market Place, Jasons, Giant and Guardian.

- Up to 10% rebate¹.

Consolidated monthly spend on your card	Rebate earned at Cold Storage, Market Place, Jasons, Giant and Guardian (issued in SMART\$)
S\$1 – S\$499	1%
S\$500 – S\$999	3%
S\$1,000 and above	10% ¹

- 10% off house brands².

- Wednesday Specials³.

Plus get:

- Up to 10% SMART\$ rebate at over 700 participating merchants in the UOB SMART\$ Rebate Programme.

- 0.5% SMART\$ rebate on all other spend.

Redeem your SMART\$ instantly at:

- All merchants in the UOB SMART\$ Rebate Programme including Best Denki, Cathay Cineplexes, The Coffee Bean & Tea Leaf and many more.

- Over 200 outlets at Cold Storage, Market Place, Jasons, Giant and Guardian from 1 April 2014.

Visit uob.com.sg/delight for more details.

¹UOB Delight Credit Cardmember will earn a 5% rebate for every S\$1 spent at Cold Storage, Market Place, Jasons, Giant or Guardian ("Delight Card Merchants") with a total qualifying spend equivalent to at least S\$1,000 per calendar month period. UOB Delight Credit Cardmember will earn a bonus 5% rebate for every S\$1 spent at any of the Delight Card Merchants till 31 March 2014 and on selected days throughout the year (the "Delight Days"), and is subjected to a total qualifying spend of at least S\$1,000 per calendar month period. The Delight Day shall be determined by UOB at its discretion. Rebate will be issued in the form of SMART\$. Qualifying spend are retail and online transactions made using the UOB Delight Credit Card at the Delight Card Merchants. The redemption value of one (1) SMART\$ is S\$1.00.

²Valid till 31 March 2014. Applicable to selected house brands from Cold Storage, Giant and Guardian and is not valid for promotional house brand items.

³Offers or promotions conducted by any of the Delight Merchants from time to time.

Other terms and conditions apply to all featured privileges. Visit uob.com.sg/delight for more details.

UOB CASHPLUS



Annual Fee S\$80 per annum (1-year annual fee waiver)¹

Be it for that much-deserved holiday, an investment opportunity or your child's education, you can turn your dreams into reality with UOB CashPlus.

- **Generous credit limit.** Enjoy a generous credit limit of up to S\$200,000 or six times your monthly income¹, whichever is lower.
- **Express Approval in one hour².** Get cash in one hour at any UOB Branch or fax in your application before 2pm daily for same-day approval³.
- **Choice of repayment options.** Depending on your individual preference, you can choose between fixed or flexible repayment option.
- **24-hour easy access.** Get extra cash 24/7 via your complimentary cheque book, internet and mobile banking, 1,200 ATMs islandwide⁴, 1.4 million Visa Plus ATMs worldwide and our 24-hour Call Centre at 1800 222 2121.

¹Customers with a minimum annual income of S\$120,000 can get a credit limit of up to six (6) times their monthly income or S\$200,000, whichever is lower. Otherwise, the credit limit granted will be up to four (4) times their monthly income.

²1-hour approval is available on Mondays to Fridays from 9.00am to 3.00pm at all UOB Group Branches, except Public Holidays. Applications submitted after the abovementioned stipulated time will be processed on the next working day. Please refer to uob.com.sg/cashplus for more details.

³Same-day approval for fax applications is available on Mondays to Fridays from 9.00am to 2.00pm, except Public Holidays. Applications submitted after the abovementioned stipulated time will be processed on the next working day. Please refer to uob.com.sg/cashplus for more details.

⁴Includes OCBC ATMs under the shared ATM Network.

Note:

The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change.

GENERAL INFORMATION

	UOB Credit Cards	UOB CashPlus
Account Balance	Minimum Payment	
Accounts less than S\$50/S\$30	Current balance	
Accounts that exceed S\$50/S\$30 but not over limit	3% of current balance or S\$50, whichever is higher, plus any overdue amounts.	3% of current balance or S\$30, whichever is higher, plus any overdue amounts.
Accounts that are over limit	3% of credit limit, plus excess over credit limit, plus any overdue amounts.	3% of credit limit, plus excess over credit limit, plus any overdue amounts.
Late charge	S\$80 if minimum payment is not received by payment due date.	S\$80 if minimum payment is not received by payment due date.
Interest	24%* per annum, subject to a minimum charged of S\$2.50 per month.	17.8%* per annum, subject to a minimum charged of S\$5 per month.
Card replacement fee	S\$20 per card.	Not Applicable.
Retrieval fee	S\$5 for each retrieval of a sales draft. For retrieval of statements that are more than 3 months old, a fee of S\$10 per copy applies.	• Within one year (S\$20 per copy). • Between one to three years (S\$30 per copy). • More than three years (S\$50 per copy).
Service charge for insufficient funds	S\$40 for any returned cheque and S\$10 for any rejected Interbank Giro payment.	S\$40 for any returned cheque and S\$10 for any rejected Interbank Giro payment.

Transactions in Foreign Currencies

Card transactions in foreign currencies other than US Dollars, will be converted into US Dollars before being converted into your card billing currency based on the prevailing exchange rate determined by the relevant card associations. For Visa, MasterCard, JCB International credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5% (or such other rate as determined by us or the card associations) levied by us and the applicable card associations. All Visa and MasterCard transactions effected in Singapore dollars and processed overseas are levied an additional fee of 0.8% by Visa and MasterCard International respectively. For foreign charges converted by American Express, a foreign currency factor of 3.25% will be added to the converted amount, 1.25% of which will be retained by American Express.

Note: The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change.

* Please refer to Cardmember Agreement for the basis of interest computation.

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

DELIGHT CREDIT CARD ANNUAL FEE

Principal Card	S\$85.60 (1st Year Fee Waiver)
1 st Supplementary Card	Free
2 nd Supplementary Card	S\$53.50

APPLICATION REQUIREMENTS

	UOB Delight Credit Card	
Citizenship	Singapore Citizens & Permanent Residents	Foreigners (Employment pass holders only)
Age of Applicants	21 years and above	
Age of Supplementary Card Applicants	18 years and above	
Minimum Income	S\$30,000 p.a.	S\$60,000 p.a.

If you do not meet the above requirement, a minimum fixed deposit of S\$10,000 is required for UOB Delight Credit Card. Visit UOB Branches for more information.

REQUIRED DOCUMENTS

	Salaried Employees	Commission-Based Employees	Self-Employed
NRIC (front and back) for Principal & Supplementary Card Applicants	✓	✓	✓
Latest 3 months' Computerised Payslip	✓ OR		
Latest 12 months' CPF Contribution History Statement ¹ via uobgroup.com/submitcpftm.jsp (SingPass required)	✓ OR	✓	
Latest Income Tax Notice of Assessment ² and Computerised Payslip	✓		2 Years' Income Tax Notice of Assessment*

For foreigners:

In addition to the above documents, please provide

- Employment Pass with at least 6 months' validity; and
- A photocopy of Passport with at least 6 month validity (Principal and Supplementary Applicant); and
- Latest billing proof as per your local residential address (e.g. telephone bill, utilities bill etc)

¹For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$5,000 per month. Submit your Latest 12 months' CPF Contribution History online via uobgroup.com/submitcpftm.jsp (SingPass required).

²You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.

For Existing UOB Credit Cardmembers:

Latest income documents as above are required if you wish to

- update the Credit Limit on your UOB Cards or there has been a change in your previous employment; or
- apply for UOB CashPlus Application

Please note that if your income documents reflect a lower income than that of our records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income.

UOB Bank reserves the right to request for information and income documents if deemed necessary.

BUSINESS REPLY SERVICE
PERMIT NO. 08908



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

Reminder!

Have you

- ✓ signed the application form?
- ✓ filled in ALL fields in the application form?
- ✓ attached ALL the required documents?

Postage will be
paid by
addressee.
For posting in
Singapore only.



UOB DELIGHT CREDIT CARD AND UOB CASHPLUS APPLICATION FORM

Website: **uob.com.sg**

Date Received:

2 EASY WAYS TO APPLY



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 sign under Section 6. For your convenience, no income documents will be required. If you have had a change of employment, please also complete Section 2 and attach your updated income documents.

☐ Yes, I would like to have my new card(s) couriered to my mailing address at a nominal fee of S\$10.

1. TELL US ABOUT YOURSELF

Name as in NRIC/Passport/PR* (underline surname) ☐ Mr ☐ Ms ☐ Dr

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

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

Gender ☐ Male ☐ Female Passport Expiry Date (DDMMYYYY)
For Non-Singaporeans only

Nationality _____ Country of Residence _____

Date of Birth (DDMMYYYY) _____ Race _____

Marital Status ☐ Single ☐ Married ☐ Others: _____

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

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

No. of Dependents _____ Employment Pass Expiry Date (DDMMYYYY)
For Non-Singaporeans only

Home Telephone _____ Mobile Tel.No. Mandatory for card activation
and One-Time-Password-SMS-OTP

Office Telephone _____

Bill To ☐ Home ☐ Office

Residential Address (Do provide us with billing proof if residential 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)

2. YOUR EMPLOYMENT DETAILS

Company Name _____

UOB _____

Length of Service: Yrs _____ Mths _____

Office Address _____

House/Block _____ Unit # _____

Street/Building Name _____

Postal Code **S** _____

Type of Business/Industry

FI ☒ Financial Services

Annual Gross Income

S\$ _____

Please note that if your income documents reflect a lower income than that of our records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income.

3. SUPPLEMENTARY CARD APPLICATION

Name as in NRIC/Passport/PR* (underline surname) ☐ Mr ☐ Ms ☐ Dr

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

NRIC/Passport/PR* No. For Singaporean, please provide NRIC no. only

Passport Expiry Date (DDMMYYYY) For Non-Singaporeans only

Gender _____ Date of Birth (DDMMYYYY) _____ Relationship to Principal Applicant

☐ Male ☐ Female _____

Nationality _____ Country of Residence _____

Home Telephone _____ Mobile Tel.No. Mandatory for card activation
and One-Time-Password-SMS-OTP

Residential Address _____

House/Block _____ Unit # _____

Street/Building Name _____

Postal Code **S** _____

Company Name _____ Occupation _____

Type of Industry: _____ ☐ Tick here if self-employed

Preset Credit Limit: S\$ _____ (In multiples of S\$500) ☐ Not applicable

4. UOB CASHPLUS

☒ Yes! I want to enjoy UOB CashPlus at 17.8% per annum with the first year annual fee waiver of S\$80.

FOR NEW UOB CASHPLUS CUSTOMER ONLY:

- Please complete all the fields in Sections 1, 2 and sign under Section 4 and 6
- Submit all required documents
- UOB CashPlus application is independent from UOB Credit Card application

5. DECLARATION OF APPLICANT

(IMPORTANT: PLEASE READ BEFORE SIGNING)

Credit Cards and CashPlus Declaration (SCDA-V4.0-10012014)

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 Accounts and Services; and
 - Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services;
 - 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 last known address, facsimile telephone/mobile phone number and/or electronic mail address in your records;

Please fax this portion to 6356 8841

- 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 his/her 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
 - the Card comes with a NETS FlashPay stored value facility of which Network for Electronic Transfer (Singapore) Private Limited ("NETS") is the holder and operator.
- 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(s) 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.
 - agree that all personal data relating me/us, information provided by me/us in this application and data about me/us from which I/we may be identified in this application, the Card and account which may be issued to me/us including information and details of my/our Card account(s) and transactions made thereunder (collectively "Personal Data") shall be jointly owned by you and Cold Storage Singapore (1983) Pte Ltd ("Co-Brand Partner").
 - consent and authorise you and your related corporations (collectively "UOB Group Members") and the agents and authorised service providers of any UOB Group Member as well as the Co-Brand Partner and its agents and authorised service providers to collect, use, disclose and share my/our Personal Data to any person you or the Co-Brand Partner deems appropriate or necessary for the purposes of:-
 - processing this application and provide services associated with the Card and the Card account;
 - offering, marketing or promoting any promotion or offer relating to the Card and the Card account;
 - administering any benefit, privilege and term applicable to the Card and Card account;
 - offering, marketing or promoting any product and/or service provided by any UOB Group Member or the Co-Brand Partner; and
 - conducting research or analysis relating to any product and/or service provided by any UOB Group Member and/or the Co-Brand Partner, further conducted by any UOB Group Member and/or the Co-Brand Partner, or jointly with any other party.
 - further consent and authorise UOB Group Members and the agents and authorised service providers of any UOB Group Member to collect, use, disclose and share my/our Personal Data including information and details of my/our UOB CashPlus account(s) and transactions made thereunder to any person you deem appropriate or necessary for the purposes of:-
 - processing this application and provide services associated with the UOB CashPlus account(s);
 - offering, marketing or promoting any promotion or offer relating to the UOB CashPlus account(s); and
 - administering any benefit, privilege and term applicable to the UOB CashPlus account(s).
 - subject to my/our having indicated my/our consent in this application or via any other form designated by you for such purposes, further consent and authorise UOB Group Members and the agents and authorised service providers of any UOB Group Member as well as the Co-Brand Partner and its agents and authorised service providers to collect, use, disclose and share my/our Personal Data for contacting/communicating with me/us via text message, voice calls, electronic mail or other means which any UOB Group Member or the Co-Brand Partner (as the case may be) may deem appropriate at my/our address and contact details set out in this application or which I/we may furnish to you or the Co-Brand Partner from time to time for the purposes of keeping me/us informed of any promotion, offer, product and/or service marketed or provided by any UOB Group Member and/or the Co-Brand Partner.
 - acknowledge and agree that you and the Co-Brand Partner will be separately collecting, using and disclosing my/our Personal Data and 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.
 - acknowledge and agree that if I/we should withdraw my/our consent to the processing or handling of my/our Personal Data in respect of any purpose which you reasonably considers to be essential for you to provide the services in connection with the Card and, where applicable the CashPlus account(s), you may terminate the Card and, where applicable the CashPlus account(s) at any time.
 - 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.
 - confirm and agree that if this application has been sent by fax, you are authorised to rely and act upon on the faxed copy without the original.

6. 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"). In that connection, 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).

I/We have read and understood the Credit Cards and CashPlus Declaration (SCDA-V4.0-10012014) 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
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* 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.

All information is correct at the time of print.



CCCCMBSSG002

SC: 24000

FOR BANK USE					
Promo (CQ)	Source (CP)	30:BK	Pdt Type (CP)	RC/S30STAFF	Promo(CP) 30:STAFF
ST ID	Card Org/Typ	LR/MR/HR	RR	Nxt Rev	DD
BW Cif	Main:	Credit Limit	Census (AI)		
	Sup:	Freend	9999	Card Fee Dt	
Branch (CC/CP)	Review Code	31	BC	Exp	Officer Name