1st YEAR FEE WAIVER'!

United Overseas Bank Limited

Tel: (65) 1800 355 1212, Fax: (65) 6253 1855, www.uobgroup.com

Existing UOB Principal Cardholders only need to complete 1, 3, 7 and sign under 8. For your convenience, no income documents will be required if you meet the minimum income requirement. If you have had a change of employment, please complete 2 and attach your updated income documents.

For CashPlus, please complete all the fields in sections 1, 2, 3, 4 and sign under 7 & 8. Please submit all required documents stated in section 7. DI FACE TELL UC ADOUT VOUDCELE

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UOB ONE CARD REFER-A-FRIEND PROGRAMME

ELIGIBILITY: To apply, applicants must be aged 21 years and above.

For Singapore Cluzens and Permanent Residents: minimum income of \$\$30,000 p.a..

For Porigingers: minimum income of \$\$30,000 p.a. or if you do not meet the income requirement, a minimum Fixed Deposit Collateral of \$\$10,000 is required.

Supplementary card applicants must be aged 18 years and above.

ANNUAL CARD FEE (inclusive of GST)^: Principal Card: S\$60. Supplementary Card: S\$30. The first Supplementary card is free for life.



DOCUMENTS REQUIRED: Please return this form upon full completion, together with a copy of your identification Card (for both principal & supplementary card applicants) and with the following documents. For Employees: Latest IR8A Form, last 6 months' original CPF statements or computerised paysilps for the past 3 months. For Self-employed: Copies of the past 2 years' income Tax Assessment Forms and last 3 months' bank statements. For Foreigners: In addition to the above, a copy of your valid Employment Pass and Passport.Existing UOB Credit Cardmembers: Latest income documents as above if you wish to have your Credit Limit updated or there has been a change in your previous employment and the past 2 months' bank statements. For Foreigners: In addition to the above, a copy of your wish to have your Credit Limit updated or there has been a change in your previous employment. NOTE: 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.

Name of Referral

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7. YOUR UOB CASHPLUS

Yes! I want to enjoy UOB CashPlus* with a 1-year fee waiver.

Eligibility: Principal Cardholders only. Applicants must be citizens or permanent residents of Singapore aged between 21 and 55, earning a minimum income of S\$30,000.

Mandatory Documents: A copy of NRIC (front & back) and the following documents: For Salaried Employees - Latest computerised/electronic payslips OR Last six months' CPF statements (printout must indicate your name and NRIC No.) OR Latest Income Tax Notice of Assessment. For Commission-Based Employees or Self-Employed - Latest Income Tax Notice of Assessment.

* Approval is subject to bank's discretion and for new UOB CashPlus customer only

Simply sign here to enjoy CashPlus.

Applicant's Signature

CR/0502CRF

8. DECLARATION OF APPLICANT(S) (IMPORTANT: PLEASE READ BEFORE SIGNING)

1 I/we hereby agree and represent to the Bank that:-

- (a) the particulars and information furnished by me/us herein and in all documents are true and accurate. The Bank is hereby irrevocably and unconditionally authorised by me/us to contact any person to obtain and/or verify any information required by the Bank, to retain all documents submitted by me'us, and to disclose all such information relating to me'us or the Card(s) account(s) to any person as you deem fit including but without limitation the Consumer Credit Bureau. I/we undertake that in the event any information becomes inaccurate or misleading or changed in any way whether before this application is approved or whilst the Facility is outstanding, I/we shall promptly notify the Bank of any such changes; and
- (b) at the time of this application, I/we am/are not an undischarged bankrupt and there has been no statutory demand served on me/us nor legal proceedings commenced against me/us; and
- 2. I/we consent and authorise the Bank to communicate with me/us with respect to this application by electronic mail or any other means the Bank may deem appropriate at my/our address set out in this application. Without prejudice to the aforesaid, I/we authorise you to send the Card(s), personal identification number, all statements of account, and other communications to the Principal Card applicant by ordinary mail at his sole risk or allow the same to be collected by the Principal Card applicant
- a) I/we request you to issue the Card(s) applied for by me/us and to continue to renew and replace it/them until such time as the Card account(s) are terminated; and
 b) I/we agree that the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cards,
- annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect
- c) I/we agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without
- assigning reason or notice to me/us; and
 d) I/we understand that the Terms and Conditions of the UOB Cardmember Agreement, will be sent with the Card(s) and I/we agree to be bound by such Terms and Conditions upon receipt or acceptance of or signing on or use of the Card(s) unless you have received my/our return of the Card(s) cut into two half.
- 4. Where I have applied for the UOB CashPlus Facility, I hereby unconditionally agree to be bound by the following terms and
- conditions/agreement: (a) Terms and Conditions Governing UOB CashPlus
- (b) Terms and Conditions Governing Accounts and Services
 (c) Additional Terms and Conditions Governing Accounts and Services
- (d) Terms and Conditions of UOB Personal Internet Banking Access
- I understand that: the copies of the terms and conditions numbered 4(a) to 4(c) above are available for my inspection at any UOB branch; that copies thereof will be sent to me upon Bank's approval of my application; and that I may view the agreement numbered 4(d) above on the Bank's website at www.uobgroup.com. I agree that upon my receipt or acceptance or signing on or use of the UOB CashPlus facility unless the Bank has received my return of the UOB ATM Card cut into half, will constitute my/our agreement to be bound by all Terms and Conditions/Agreement stated in this paragraph 4. In the event that my UOB CashPlus account is closed or terminated for whatever reasons within 12 months from the date of account opening of the UOB CashPlus account, I agree that the Bank is entitled to claim from me the amount equivalent to the price of any welcome gifts which the Bank has given to me upon approval of my application. I hereby authorise the bank to debit my UOB CashPlus account for the amount equivalent to the price of such gifts as determined by the Bank.
- 5. I/we irrevocably and unconditionally agree to be bound by the Terms & Conditions of UOB Personal Internet Banking Access.

Principal Applicant's Signature	Date	Supplementary Applicant's Signature	Date
	FOR	RANK IISF	

Remark CR/05	02CRF	MU/MS00	043	50002		
Bankwide CIF Numbe	r		Country Code	Identity Type		
Credit Limit	Census	Billing Cycle	Industrial Code	Occupation Code		
Type of Residence	Branch Staff Code	<u> </u>	Freend	Card Fee Date		
Review Code	Monitor Code	Expiry Date	Card Type 001/843	Officer Code		
Approval Code	•	Officer Name	A	pproval Name		

The Mobile phone number will be used for the purpose of UOB Personal Internet Banking One-Time Password (SMS-OTP).

^ Annual fee will be waived from second year onwards based on 3 retail transactions per month for 12 months. The First Supplementary Card is free for life as long as the Principal Card is valid. The Second Supplementary Card is subject to an annual supplementary card fee of \$\$30 per annum and will be waived if there are 3 retail transactions per months for 12 months.

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

ONE CARD FUNDS TRANSFER FORM



Yes! I want to make a funds transfer at 0%* per annum for 6 months.

Offer valid till 31 Dec 2007.

Personal Details								
Name	NRIC No.							
Funds Tr	ansfer 1							
Name of Bank	Account Number							
Account Name (as in your other bank/credit card/credit line account)	Transfer Amount (Min. S\$500, rounded to the nearest dollar)							
Funds Tra	ansfer 2							
Name of Bank	Account Number							
Account Name (as in your other bank/credit card/credit line account)	Transfer Amount (Min. S\$500, rounded to the nearest dollar)							

* The promotional interest rate expires six months from the transaction date. Thereafter, it will revert to our prevailing interest rate of 24% p.a.. An upfront 2% processing fee of the approved transferred amount applies.

UOB Funds Transfer Terms and Conditions

- Each application is subject to a minimum sum of S\$500 (or such other amounts which the Bank may determine at its absolute discretion). No cancellation or change of transfer amount will be allowed after submission of application
- The funds transfer facility is open only to Principal Cardmembers
- Should the amount you requested for transfer exceed the available credit limit on your Account at the time of this application, the approved amount to be transferred will be determined by the Bank at our sole discretion and our decision is final.
- UOB will not accept any funds transfer requests to other Credit Card or Line of Credit held with the Bank
- or in foreign currency.

 UOB may, on its approval of each funds transfer application, open an account in the name of the Principle
 Cardmember and debit the approved funds transfer amount to this account. UOB shall not credit the approved funds transfer amount to any 3 party account or an account that is denominated in a currency other than Singapore dollars
- You shall continue to make payment until your selected bank account/credit card has been credited. UOB rou shar continue to make payment until your selected bark accountered card has been credited. OUB bears no responsibility for any overdue payment or interest incurred arising from any delay of the Funds Transfer. In addition, any charges, fees, interest or losses incurred by UOB in connection with your funds transfer, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of your other Bank/Card/Credit Line Account(s) shall be borne solely by you.
- Funds transfer amounts are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles, Cash Rebates and SIG UNI\$.
- The promotional interest rate is applicable only to the amount transferred and not to existing outstanding balances or amounts subsequently incurred on your Credit Card.

 Interest rate shall revert to the Bank's non-promotional rates should the Cardmember be in default of any
- of his/her obligations to the Bank.
- By participating in this funds transfer promotion, you agree to be liable for the total funds transfer amount and interest charges due. Upon any early repayment and or funds transfer account closure, you will be liable for the full outstanding amount.

 The terms and conditions contained herein are in addition to the UOB Cardmembers Agreement, whi
- shall continue to apply. In the event of inconsistency between these terms and conditions and the UOB Cardmembers Agreement, the terms and conditions herein shall prevail.

 You shall give UOB written notice of any changes in your particulars. Any statement, advice, confirmation,
- notice, demand and all other correspondence may be served on you personally or sending it by ordinary mall or local registered post to your last address registered with UOB and shall be deemed to have been delivered on the day following the posting, notwithstanding that the correspondence may be returned through the post office undelivered.
- UOB reserved the right to reject any funds transfer request and/or approve only part of the amount requested
- for funds transfer(s) without assigning any reason or whatsoever, and to amend, add or vary any of these Tems and Conditions at any time and at our absolute discretion. The Bank's decision on all matters relating to the promotion shall be at its absolute discretion and shall be final and binding on the Applicant.

Declaration & Agreement:

FT-V1.1-200709

By signing this application, I, the Principal Cardmember:

- represent and warrant that all information provided by me in this application is true and complete:
- authorise UOB to conduct credit checks and verify information given in this application with any party
- authorise UOB to pay the above named credit issuing company/bank such amount that UOB may approve
- acknowledge and agree that the fund transfer(s) shall be subject to the UOB Fund Transfer Terms and Conditions as stated on the adjoining page.

Principal Cardmember's Signature (as per bank's record)

FOR BANK USE									
Remark: BT-MGM-1007									
Bankwide CIF Number			Country Code	Identity Type					
Credit Limit	Census	Billing Cycle	Industrial Code	Occupational Code					
Type of Residence	Branch Staff Code		Freend	Card Fee Date					
Review Code	Monitor Code	Expiry Date	Card Type	Office Code					
Approval Code		CreditShield	Officer Name	Approval Name					

TERMS & CONDITIONS:

- 1. The UOB One Card Refer-A-Friend Programme ("Promotion") is extended to existing UOB One Card Cardmembers ("Eligible Customer") during the period from 16 October to 31 December 2007 (both dates inclusive) ("Promotion Period").
- 2. A referral is successful only when the referred customer's UOB One Card application is approved on or before 31 December 2007.
- 3. Referred customers must meet the minimum annual income requirement of \$30,000.
- 4. A pair of movie vouchers will be awarded to Eligible Customer for 1 successful referral. A pair of movie vouchers and \$20 Frasers Centrepoint Mall vouchers will be awarded to Eligible Customer for 2 successful referrals. \$50 Frasers Centrepoint Mall vouchers will be awarded to Eligible Customer for 3 successful referrals and above.
- 5. New UOB One Card Cardmembers are eligible to participate in the Promotion only when their UOB One Card applications have been approved.
- 6. Existing UOB One Card Cardmembers who terminate and re-apply for the UOB One Card will not qualify for the Promotion.
- 7. If more than one Eligible Customer refers the same customer within the Promotion Period, only the Eligible Customer whose UOB One Card Refer-A-Friend Programme form is received first by UOB will be entitled to the reward in item 4, and not the rest of Eligible Customers.
- 8. UOB reserves the right to disclose the Eligible Customer's name to the person(s) whom they have introduced.
- 9. The vouchers cannot be exchanged for cash, credit or kind and will be subject to Terms and Condiitons of the participating merchants. UOB shall not be responsible for any consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the use of the vouchers. UOB is not a supplier of the product or services under the programme and will not accept any liability in relation thereto.
- 10. UOB reserves the right to make any discretionary changes where necessary to the Terms and Conditions at any point of time without giving any prior notice and is not obliged to disclose any information to the Eligible Customer in respect of this application.
- 11. UOB's decisions on all matters relating to the Promotion, including but without limitation on the time of receipt of the UOB One Card Refer-A-Friend Programme form by UOB, is final.

paid by addressee. Postage will be

Singapore only

BUSINESS REPLY SERVICE

BANK LIMITED OVERSEAS UNITED

CENTRE CARD NOB

BOX 903338 P0 ROAD SINGAPORE ROBINSON

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