

**APPLICATION REQUIREMENTS**

Applicants must be aged 21 years and above.  
 Supplementary card applicants must be aged 18 years and above.  
**For Singapore Citizens and Permanent Residents:**  
 Minimum income for UOB One Card is S\$30,000 p.a.  
**For Foreigners:**  
 Minimum income of S\$60,000 p.a. is required for all Cards. If you do not meet the requirement, a minimum fixed deposit of S\$10,000 is required for UOB One Card.

**REQUIRED DOCUMENTS**

**A photocopy of both the Principal and Supplementary Applicants' NRIC (front and back); and**  
**For Salaried Employees:**  
 Latest three months' computerised payslip; or  
 Latest 12 months' CPF Contribution History Statement<sup>4</sup>; or  
 Latest Income Tax Notice of Assessment  
**For Commission-Based Employees:**  
 Latest 12 months' CPF Contribution History Statement<sup>4</sup>; or  
 Latest two years' Income Tax Notice of Assessment  
**For Self-Employed:**  
 Latest two years' Income Tax Notice of Assessment  
 Latest 12 months' CPF Contribution History Statement  
 Submitted via [www.uobgroup.com/submitcfpstm.jsp](http://www.uobgroup.com/submitcfpstm.jsp) (you will need your SingPass to gain access).  
 Submission date \_\_\_\_\_ or  
 Enclosed.  
**For Foreigners:**  
 In addition to the above, a copy of your Employment Pass with at least 6 months validity 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.  
**For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of \$4,500 per month.**  
**Please complete all fields and attach required documents. Incomplete applications cannot be processed.**

Existing UOB Principal Cardholders only need to complete 1 and sign under 9. 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 and sign under 7 & 9.

**YOUR RELATIONSHIP WITH THE BANK**

Existing UOB Principal Credit Card Customer  Yes  No  
 Existing Customer of other UOB products  Yes  No

**1. PLEASE TELL US ABOUT YOURSELF**

Name as in NRIC/Passport/PR\* (underline surname)  Mr  Ms  Mrs  Mdm  Dr

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

NRIC/Passport/PR* No. <small>For Singaporean, please provide NRIC no. only</small>	Gender: M / F	Nationality:	Singapore PR: Y / N
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Country of Residence	Date of Birth (DDMMYY)	Race	Marital Status: Married/Single Others: _____
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Highest Educational Qualification	No. of Dependents	Employment Pass Expiry Date
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Home Telephone 6 _____	Office Telephone 6 _____
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Mobile <sup>#</sup> _____	Bill To: <input type="checkbox"/> Home <input type="checkbox"/> Office
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Local Home Address: House/Block \_\_\_\_\_ Unit# \_\_\_\_\_ - \_\_\_\_\_

Street \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postal Code S \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Residential Status:  Owned  Mortgaged  Parent's  Rental S\$ \_\_\_\_\_ per month  
 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 \_\_\_\_\_ Applicant's Signature \_\_\_\_\_

Overseas Address (mandatory for Permanent Residents and non-Singaporean)  
 \_\_\_\_\_

Overseas Contact No. (mandatory for Permanent Residents and non-Singaporean)  
 \_\_\_\_\_

**2. YOUR WORKPLACE**

Name of Employer/Business\* \_\_\_\_\_

Years There \_\_\_\_\_ Months There \_\_\_\_\_

Office Address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postal Code S \_\_\_\_\_

Tick here if self-employed

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

ED <input type="checkbox"/> Education Services	RT <input type="checkbox"/> Wholesale/Retail Trade	BU <input type="checkbox"/> Engineering
PU <input type="checkbox"/> Government	TR <input type="checkbox"/> Transportation	BU <input type="checkbox"/> Business Consultancy
FI <input type="checkbox"/> Financial Services	IN <input type="checkbox"/> Insurance	BU <input type="checkbox"/> Real Estate
CO <input type="checkbox"/> Construction	PR <input type="checkbox"/> Professional Services	MF <input type="checkbox"/> Manufacturing
CI <input type="checkbox"/> Computer & IT	HO <input type="checkbox"/> Hotel	

Others (please indicate) \_\_\_\_\_

Occupation (please tick one box only)

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

Others (please indicate) \_\_\_\_\_

Annual Gross Income (Please provide supporting documents)  
 S\$ \_\_\_\_\_

**3. YOUR FAMILY**

Mother's Maiden Name (for emergency identification purposes)  
 \_\_\_\_\_

Name of Relative or Friend not staying with you	Relationship	Home Telephone 6 _____
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Office Telephone 6 _____	Mobile _____
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**4. SUPPLEMENTARY CARD APPLICATION** First Supplementary Card Free for Life!\*

Name as in NRIC/Passport/PR\* (underline surname)  Mr  Ms  Mrs  Mdm  Dr

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

NRIC/Passport/PR* No. <small>For Singaporean, please provide NRIC no. only</small>	Relationship to Principal Applicant	Gender: M / F
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Race	Date of Birth (DDMMYY)	Nationality:
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Home Telephone 6 _____	Mobile _____
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**5. 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. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

A S\$20 administrative fee will be charged to your card for each conversion of UNiS to Frequent Flyer miles.

**6. UOB PERSONAL INTERNET BANKING**

A UOB Personal Internet Banking Username and Password will be mailed to you. This gives you access to your card account information online.  
 If you are an existing UOB Personal Internet Banking customer, your Credit Card account will be automatically linked to your existing username.

**7. YOUR UOB CASHPLUS**

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

**APPLICATION REQUIREMENTS**

All applicants must be:

- Singapore Citizen or Permanent Resident
- Aged between 21 and 55 years old
- Earning a minimum income of S\$30,000 per annum
- Please submit all required documents

Applicant's Signature \_\_\_\_\_

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

**8. CREDIT LIMIT**

If you'd like to have both a UOB Credit Card and UOB CashPlus, your default credit limit for each product is up to 2 times your monthly income\*. If you choose to apply only for a UOB Credit Card, you can enjoy a credit limit of up to 4 times your monthly income for your UOB Credit Card.

Please indicate your choice if you want a credit limit of up to 4 times. If not, the default credit limit granted on your UOB Credit Card will be up to 2 times your monthly income.

I am applying only for a UOB Credit Card and would like a credit limit\* of up to 4 times my monthly salary.

\* The credit limit of your UOB Credit Card can go up to 4 times your monthly income or S\$200,000, whichever is lower. The maximum credit limit granted includes supplementary cards, regardless of number of cards held. Not applicable for existing UOB CashPlus or UOB Personal Loan customer.

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

- I/we hereby agree and represent to the Bank that:-
  - 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
  - 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
- 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 in respect of the Card.
- In respect of the Card:
  - 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
  - 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 of his/her Card;
  - 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
  - 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.
- Where I have applied for the UOB CashPlus Facility, I hereby unconditionally agree to be bound by the following terms and conditions/agreement:
  - Terms and Conditions Governing UOB CashPlus; 2) Terms and Conditions Governing Accounts and Services; 3) Additional Terms and Conditions Governing Accounts and Services; 4) Terms and Conditions of UOB Personal Internet Banking Access. I understand that the Terms and Conditions numbered 1 to 4 are available for my inspection at [uob.com.sg](http://uob.com.sg) and Terms and Conditions numbered 1 and 2 will be sent to me upon the Bank's approval of my application.
  - 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 Bank Use			
Remarks:			
Source (CC)	50014	Source (CP)	Pdt Type : RC/30
Branch (CC)		Branch (CP)	Promo (CP)
ST ID		Ref ID	Promo (CC) MU00086/ONG
Principal Bankwide CIF No.		Supplementary Bankwide CIF No.	Org/Card Type 001/843
Census (All)		Credit Limit	Billing Cycle
Occupation Code		Freend	Card Fee Date
Review Code	Expiry Date	Officer Name / Signature	Approver Name / Signature

\* Please delete where appropriate.  
<sup>#</sup> The Mobile phone number will be used for the purpose of UOB Personal Internet Banking One-Time Password (SMS-OTP).  
<sup>4</sup> Annual fee will be waived from second year onwards based on 3 retail transactions per month for every 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 S\$30 per annum and will be waived if there are 3 retail transactions per month 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. All information is correct at the time of printing, October 2009.



# THE MORE FUNDS YOU TRANSFER, THE LESS INTEREST YOU PAY

Promotion till  
31 March 2010

With our special interest rates, there is no better way to start saving on interest payments. Enjoy our incredible rate of 2.88% p.a. for six months when you transfer S\$10,000 or more.

Here's a glance at the interest rates based on the following amounts:

Funds Transfer Amount	Interest Rate*
S\$500 to less than S\$5,000	5.88% p.a. for six months
S\$5,000 to less than S\$10,000	3.88% p.a. for six months
S\$10,000 or more	2.88% p.a. for six months

Simply transfer funds from your UOB Credit Cards to your selected bank account, credit card or line of credit account. Use the cash to pay your outstanding bills or simply use the cash for anything you need.

\* The promotional interest rates of 2.88% p.a. to 5.88% p.a. for six months apply to the approved funds transfer amounts. The promotional interest rate expires six months from the transaction date. Thereafter, it will revert to our prevailing interest rate of 24% p.a.

\*\* You are still required to make your monthly minimum payment as per UOB Cardmember's Agreement during this promotional period.

#### 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 Principal Cardmember and debit the approved funds transfer amount to this account. UOB shall not credit the approved funds transfer amount to any 3rd 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 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 and Cash Rebates.
- 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, which 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 mail 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 reserves 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 Terms 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:

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 without reference to me;
- authorise UOB to pay the above named credit issuing company/bank such amount that UOB may approve; and
- 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)

Date

Remark				
BT-ONE-0110				
Bankwide CIF Number	Supplementary CIF Number	Country Code	Identity Type	
Credit Limit	Billing Cycle	Industrial Code	Occupation Code	
Type of Residence	Branch Staff Code	Friend	Card Fee Date	
Review Code	Monitor Code	Expiry Date	Card Type	Officer Code
Approval Code	CreditShield	Officer Name	Approval Name	

12/09

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

BUSINESS REPLY SERVICE  
PERMIT NO. 02051



**UNITED OVERSEAS BANK LIMITED**

UOB CARD CENTRE

ROBINSON ROAD P.O. BOX 1688

SINGAPORE 903338