

UOB CREDIT CARDS AND UOB CASHPLUS APPLICATION FORM

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

2 EASY WAYS TO APPLY



Please complete all fields and sign at Section 9.

Existing UOB Principal Cardmembers only need to complete Section 1 and 6 and sign under Section 9.

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

1. UOB CREDIT CARDS

UOB Credit Cards - Perpetual Fee Waiver

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

2. UOB CASHPLUS

No Annual Fee

☒ **Yes! I want to enjoy UOB 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 5)

(Please tick preferred tenor)

UOB CashPlus	UOB Credit Cards
<input type="checkbox"/> 60 months (<10K:CPBRLT60\ ≥ 10K:CPBRMT60)	<input type="checkbox"/> 60 months
<input type="checkbox"/> 48 months (<10K:CPBRLT48\ ≥ 10K:CPBRMT48)	<input type="checkbox"/> 48 months
<input type="checkbox"/> 36 months (<10K:CPBRLT36\ ≥ 10K:CTL42536)	<input type="checkbox"/> 36 months
<input type="checkbox"/> 24 months (<10K:CPBRLT24\ ≥ 10K:CTL42524)	<input type="checkbox"/> 24 months
<input type="checkbox"/> 12 months (<10K:CPBRLT12\ ≥ 10K:CTL42512)	<input type="checkbox"/> 12 months

PLSC: BR

DISBURSEMENT DETAILS

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

S\$

Name of Bank

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

Account Number

6. TELL US ABOUT YOURSELF (*DENOTES MANDATORY FIELDS)

Name as in NRIC/Passport* ☐ Mr ☐ Ms ☐ Dr Gender* ☐ Male ☐ Female

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)

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. For non- Singapore Citizen/ non- Permanent Resident, billing proof is required. Please do not provide P.O. Box address)

House/Block Unit #

Street/Building Name

Postal Code S

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

Years Of Residence*: Years There Months There

E-Mail Address*

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

7. YOUR EMPLOYMENT DETAILS (*DENOTES MANDATORY FIELDS)

Company Name*

UOB

Length of Service*: Yrs Mths

Office Address

House/Block Unit #

Street/Building Name

Postal Code S

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

FI ☒ Financial Services DR ☐ Director/Managing Director/Chairman MG ☐ Manager

Annual Gross Income* EX ☐ Executive

S\$ Rank (please tick one box only)

☐ SVP, Senior Directors & above

☐ FVP, Directors & below

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.

Please fax this portion to 6356 8841

8. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

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. only

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

House/Block:

Unit #

Street/Building Name

Postal Code

Company Name

Occupation

Type of Industry:

☐ Tick here if self-employed

Supplementary Card Preferred

Credit Limit

SS (In multiples of \$5500)

☐ No preference for the Supplementary Card credit limit* in this application

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 (CAPCDA-V6.0-21052014) 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.

SC: 24001



CCCOMBSG007

FOR BANK USE					
Source (CC)	Source (CP)	30:BK	Pdt Type(CP)RC/\$305TAFF	Promo (CP)	30: STAFF
ST ID	Card Org/Type	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	BC	Exp	Officer Name	

All information is correct at the time of print.

(IMPORTANT: PLEASE READ BEFORE SIGNING)

Credit Cards and CashPlus Declaration (CAPCDA-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.

IMPORTANT INFORMATION TO NOTE

* UOB Supplementary Card Preferred Credit Limit

I/We hereby:-

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