

UOB VISA BUSINESS PERSONAL LIABILITY APPLICATION FORM



United Overseas Bank Limited, 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing, Singapore 310480.
Tel: 1800 22 22 121. Fax: 6253 1181, 6254 4133. **Website: www.uobgroup.com**, select **Business Banking**. Company Reg No. 193500026Z

ANNUAL CARD FEE (inclusive of GST): S\$60

IMPORTANT: Please complete this application in full with endorsement by an authorised signatory(ies) of the Company.

For Singaporeans and Permanent Residents, please attach photocopy of NRIC (both sides).

For Singapore Permanent Residents who are of Malaysian Nationality, please attach additional photocopy of Blue Malaysian Identity Card (both sides).

For Expatriates, please attach photocopy of Employment Pass and Passport (particulars page).

Kindly attach the following documents:

a) Notice of Assessment b) Latest 6-month CPF statement c) Computerised payslip

The Carduser is liable for the total indebtedness of the Business Card.

All documents will be treated as confidential and will not be returned. The Bank reserves the right to reject the application without assigning any reason.

First year free!



PARTICULARS OF THE COMPANY ("The Cardmember")			
Registered Name			
Registration Number or Business Number			
Company Name to be embossed on the Card (within 19 spaces)			
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Registered Address			
Tel		Fax	Date of Registration
CHOICE OF PACKAGE			
<input type="checkbox"/> Personal Liability With Individual Billing* <input type="checkbox"/> Personal Liability With Central Billing**			
*Monthly Card statement is sent directly to each Carduser at the specified address.			
**Monthly Card statement is sent to each Carduser at the office address.			
BILLING REQUIREMENTS			
Name of Monthly Summary Statement Recipient			
Billing Address (if different from Registered Address)			
STATEMENT OF APPLICANT			
We, for and on behalf of the Cardmember, hereby request United Overseas Bank Ltd ("the Bank") to issue the Business Card bearing the name and/or logo and/or mark of the Cardmember, to such person(s) named in this application as Carduser(s) as may be approved by the Bank. We have read, understood and agreed to be bound by the terms and conditions of the Bank's Cardmember Agreement (a copy of which is available for viewing at the Bank's Website) and the Agreement to use Company's Name/logo/mark. We warrant that all information provided by us in this application and in any other document is true and accurate and undertake that in the event any of the information provided by us becomes inaccurate or misleading or changed in any way we shall promptly notify the Bank of any such changes in writing. We authorise the Bank to obtain and verify any information about us as the Bank deems fit from any person, retain all such information and all supporting documents submitted by us, and disclose all information relating to us or the card(s) account(s) to any person the Bank deems fit and necessary.			
The company declares that it has verified and is satisfied that all applicant(s) and Carduser(s) issued or to be issued with Business Card shall have an annual income of S\$30,000 or more and shall inform the Bank immediately if there are any changes in circumstances making this position no longer true in respect of each applicant or Carduser.			
Signed for and on behalf of the Cardmember			
Name of Authorised Signatories		Designation	
1)		1)	
2)		2)	
Signature		Cardmember Stamp	
1) 2)			

FOR BANK USE				
Corp CIF No.	ORG	001	Remark	
Bankwide CIF Number			Country Code	Identity Type
Credit Limit	Census	Billing Cycle	MAS 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
Corp ID	Fee AGMT	POIC AF	Blanket Limit	

PARTICULARS OF THE CARDUSER			
Name as in NRIC/Passport/PR* (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Ms <input type="checkbox"/> Dr			
Name to appear on Card (within 19 spaces)			
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NRIC/Passport/PR*		Nationality	Date of Birth
			Day Mth Yr
Highest Educational Qualification		Race	Marital Status Sex
Local Home Address			
Tel		Mobile	No. of Dependents
E-Mail Address			
Residential Status <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's <input type="checkbox"/> Rental \$ per month			
Residential Type <input type="checkbox"/> HDB-3Rm/4Rm <input type="checkbox"/> HDB-5Rm/Executive Apartment <input type="checkbox"/> Executive Condo/HUDC			
<input type="checkbox"/> Private Apartment/Condominium <input type="checkbox"/> Terrace <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Bungalow			
Years there Months there			
Bill To <input type="checkbox"/> Ho <input type="checkbox"/> B		Employment Pass Expiry Date	
Position		Years There	
Basic Monthly Income		Annual Gross Income	
Other Income Online CPF-Statement Submission <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Current Employment is less than 3 years, please fill up this portion:			
Position		Type of Business	Years There
YOUR CREDIT REFERENCES			
Are you an existing UOB Customer <input type="checkbox"/> Yes <input type="checkbox"/> No			
Credit Card(s) Presently Held:			
<input type="checkbox"/> UOB	<input type="checkbox"/> Citibank	<input type="checkbox"/> DBS	<input type="checkbox"/> Standard Chartered
<input type="checkbox"/> OCBC	<input type="checkbox"/> Amex	<input type="checkbox"/> Others, please specify	<input type="checkbox"/> None
YOUR FAMILY			
Mother's Maiden Name (for Emergency Identification Purposes)			
Spouse's Name as in NRIC/Passport/PR*		NRIC/Passport*/PR*	
Name of Relative or Friend Not Staying With You		Relationship	Tel
FREQUENT FLYER REGISTRATION			
<input type="checkbox"/> 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.		<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	
My Asia Miles Membership No.		<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	
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.			
STATEMENT OF CARDUSER			
I hereby request United Overseas Bank Ltd ("the Bank") to issue a Business Card bearing the Cardmember's name and/or logo and/or mark to me. I understand that the terms and conditions of the UOB Cardmember Agreement will be sent with the Card(s) and I agree to be bound by such terms and conditions upon receipt or acceptance of, or signing on, or use of the Card(s) and I 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 returned Card(s) cut into two halves. I warrant that all information provided by me in this application and in any other document is true and accurate and undertake that in the event any of the information provided by me becomes inaccurate or misleading or changed in any way I shall promptly notify the Bank of any such changes in writing. I authorise the Bank to obtain and verify any information about me as the Bank deems fit from any person, retain all such information and all supporting document submitted by me, and disclose all information relating to me or my card account to any person as the Bank deems fit. I confirm that the Cardmember (whose name and particulars are set out in the above section of this application) is fully authorised to act on my behalf with respect to and in connection with my card account and is fully authorised by me to give any instructions, notices or requests on my behalf in connection with the Business Card issued to me or my card account (including request for the termination of my card account); and I shall agree that all statements and communications to be sent or given to me shall be deemed delivered to me if delivered to the Cardmember. I warrant that at the time of this application I am not an undischarged bankrupt and there has been no statutory demand served on me nor any legal proceeding commenced against me. I irrevocably and unconditionally agree to be bound by the Terms & Conditions of UOB Personal Internet Banking Access.			
I agree that I am fully responsible for all liabilities which may be incurred in respect of my Business Card.			
Carduser Signature		Date	

Should there be any inconsistency between these terms and the Cardmember Agreement Terms & Conditions, the Cardmember Agreement Terms & Conditions will prevail.

*Please delete wherever appropriate.

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



BUSINESS REPLY SERVICE
PERMIT NO. 02051

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

AGREEMENT TO USE COMPANY'S NAME/LOGO/MARK

- In this Agreement, unless the context otherwise requires and unless otherwise provided in this Agreement, all words and expressions defined in the United Overseas Bank Limited Cardmember Agreement shall have the meanings respectively set out below:-
 - "Agreement" means this agreement between the Bank and the Employer as may be varied from time to time;
 - "Application" means the Bank's prescribed form for the issuance of the UOB Business Gold Card;
 - "Design" means the name and/or logo and/or mark of the Employer in such form and designs as selected by the Employer;
 - "Employer" means the employer, particulars of which are set out in the Application form; and "Employee" means an employee of the Employer; and
 - "UOB Business Gold Card" means the Gold Business Card, whether Corporate Liability or Personal Liability (as the case may be).
- The Bank shall provide the Employer, without any charge or fee, such Application forms.
- The Employer shall use its best endeavour to promote the UOB Gold Business Cards to the Employees and make available the Application forms to the Employees.
- The Bank may reject any Application without giving any reason.
- Subject to Clause 6, all UOB Gold Business Cards issued to Employees by the Bank shall bear the name and/or logo and/or mark of the Employer in such form as the Bank may determine in its absolute discretion.
- The Employer unconditionally and irrevocably consents to the use by the Bank, free of all charges or fees, of the Employer's name and/or logo and/or mark and any Design on such UOB Gold Business Cards or on any promotional material or other documents in relation to such UOB Gold Business Cards.
- Upon request by the Bank, the Employer shall certify in writing as to whether the person named in the application as Carduser is under the employment of the Employer, and if so, the position held and the salary drawn by such person in the office of the Employer.
- All fees and charges payable under this Agreement are of such amounts and/or levied at such rates as the Bank may determine at its absolute discretion and are subject to change by the Bank at any time and from time to time without notice and without giving any reason. The Bank reserves the right to levy any fee or charges for any service provided or any action taken by the Bank in relation to or in respect of this agreement.
- This Agreement may be terminated by either the Bank or the Employer by giving one month's prior written notice to the other party. The obligations and liabilities of the Employer under this Agreement shall continue notwithstanding the termination of this by either party for any reason.
- The Employer shall indemnify and keep the Bank fully indemnified against any loss, damage, liability, cost and expense which the Bank may suffer or incur (including legal costs on an indemnity basis) arising out of or in connection with this Agreement, including without limitation, the use of the Design.
- The Bank is entitled in its absolute discretion and at any time to vary or amend this Agreement without giving prior notice.
- The Employer consents that the Bank may at any time and without notice or liability disclose to any person as the Bank may deem fit (including without limitation, any member of Visa International Service Inc, any of the Bank's branches (wheresoever situate), its agents, servants, correspondents, independent contractors and/or associates; and any bank or financial institution) such information of or relation to the Employer whenever the Bank considers it in its interest to make such disclosure.
- No forbearance or failure or delay by the Bank in exercising any right, power or remedy shall be deemed to be a waiver of any subsequent breach of the same or any other provision of this Agreement.
- This Agreement shall be governed by the laws of Singapore. The Employer hereby submits irrevocably to the non-exclusive jurisdiction of the courts of Singapore.

A handling fee for S\$40 will be charged to your Card Account for any returned cheque. S\$10 will be charged for any rejected InterBank GIRO payment.

Service Charges for Insufficient Funds

A fee of S\$5 will be charged to your Card Account 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.

Retrieval Fees

A late payment charge of S\$45 per month if the Minimum Payment specified in the Statement is not received by us by the Payment Date.

Late Charges

Pus, interest will be calculated on a daily basis at 24% per annum from the date of each Cash Advance until the date payment is made in full.

Cash Advance Charges
Cash Advances are available over bank counters and at ATMs in Singapore and abroad. A processing fee of 5% of the transaction or S\$15, whichever is higher, will be charged to your Card Account.

All other terms and conditions are to remain the same and are subject to such changes from time to time as we shall determine.

transaction was posted before or after the Statement Date.

We do not charge you interest if the total Outstanding Balance is credited to your Card Account by the Payment Date. Therefore, you have an interest-free grace period of 21 days to make payment for your card transactions from the Statement Date. If full payment of the Outstanding Balance is not credited to your Card Account by the Payment Date, interest will be calculated on a daily basis at 2% per month on all card transactions (including finance charges), subject to a minimum charge of S\$2.50, from the date the card transaction is posted to your Card Account, whether or not the card

interest

Accounts that are not over limit 3% of current balance or S\$50, 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.

Minimum Monthly Repayment
With your UOB Card, you may choose to either settle the balance of your card account in full or pay only a Minimum Payment. This Minimum Payment is calculated as follows:

GENERAL INFORMATION