

CASHPLUS



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

CASHPLUS. THE MOST WAYS TO GET EXTRA CASH.



24/7 access via Internet Banking

Use UOB CashPlus to transfer funds or make payments online through UOB Personal Internet Banking.



All UOB Branches islandwide

Access cash from over 40 UOB Branches in Singapore.



Complimentary chequebook

Your first chequebook is free.



1,200¹ ATMs islandwide

Withdraw cash instantly from ATMs in Singapore.



Extra pluses with UOB CashPlus Visa Card

- 1.5% cash rebate² on all online and retail purchases.
- Up to 10% SMART\$ rebate at over 400 participating outlets islandwide.
- Exclusive UOB Card shopping and dining privileges.
- Withdraw cash via VISA ATMs worldwide.

Apply and get up to 6x your salary or S\$200,000³. Visit uob.com.sg/cashplus for full details.

¹ Includes OCBC ATMs under the same shared ATM network.
² Terms and conditions apply. Visit uob.com.sg/CashPlus for details. For fees and interests on UOB CashPlus, please see overleaf or visit uob.com.sg/cashplus
³ Credit limit is subject to approval, and up to 6x your salary or S\$200,000 (whichever is lower, if you earn at least S\$10,000 a month) and up to 4x your salary if you earn between S\$2,500 to S\$10,000 a month.

Product name	UOB Credit Card
Interest-free period	Up to 21 days from statement date if outstanding is paid in full.
Interest on purchases (where applicable)	25.9% per annum subject to a minimum charge of S\$3, calculated on a daily basis from the date of the transaction, on any amount remaining unpaid (including late payment charges) until such outstanding is paid in full.
Interest on cash advances	28% per annum on all outstanding on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the date the outstanding is paid in full.
Additional Interest	3% per annum on top of prevailing interest on any amount remaining unpaid if the minimum payment due on your Card Account is not received by the due date specified in your Card statement ("Due Date"). The additional interest, calculated on a daily basis, will be imposed from the date of the next Card statement following the Due Date. Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in two consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those two consecutive Card statements.
Minimum monthly payment	3% of current balance or S\$50, whichever is higher, plus any overdue amounts.
Late payment charges	S\$60 if minimum payment is not received by due date. (With effect from 14 July 2017, the Late payment charges will be revised to S\$80)
Annual membership fee	S\$85.60 (1st Year Fee Waiver)
Cash advance fee	6% of cash advance amount subject to a minimum fee of S\$15.
Fees for foreign currency transactions	For Visa, MasterCard, JCB International or China Unionpay credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5%. For American Express credit cards, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1.25% of which will be retained by American Express. For UOB PRVI Miles World MasterCard Card and UOB PRVI Miles Visa Card, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1% of which will be retained by MasterCard and Visa respectively. (With effect from 14 July 2017, the administrative fee on all transactions in foreign currencies made on Visa, Mastercard, JCB International or China Unionpay credit cards will be revised to 2.8% on the amount converted.)
International Processing Fee	Transactions made in SGD and processed outside Singapore using Visa or MasterCard respectively will be subject to a fee of 1% of the transaction amount respectively.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding Card Account balance exceeds the total Credit Limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)

There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete terms and conditions (Cardmembers Agreement)

Product name	UOB CashPlus
Interest-free period	Not applicable
Interest on purchases (where applicable)	19.8% per annum (subject to a minimum charge of S\$5 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full. (if at least minimum payment is made)
Additional Interest	25.8% per annum (subject to a minimum charge of S\$5 per month) is applicable if no minimum payment is made. It is calculated on a daily basis, from a day after due date until minimum payments are made in full for three (3) consecutive months on the respective payment due dates in the monthly statement.
Minimum monthly payment	2.5% of current balance or S\$30, whichever is higher, plus any overdue amounts.
Late payment charges	S\$90 if minimum payment is not received by due date.
Annual membership fee	S\$80 per annum
Fees for foreign currency transactions	For all Visa transactions in foreign currencies will be subject to an administrative fee of 2.5%. (With effect from 14 July 2017, this administrative fee will be revised to 2.8% on the amount converted.)
International Processing Fee	Transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding balance exceeds the total credit limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink https://abs.org.sg/docs/library/abs_creditcards_english.pdf)

There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete terms and conditions (Terms and Conditions Governing UOB CashPlus)

ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the Institute of Singapore Chartered Accountants, you deserve all the privileges of owning the UOB ISCA Professionals Platinum Card.



Be spoilt for choice with UOB Dining Privileges. Enjoy exclusive dining offers at Din Tai Fung, Si Chuan Dou Hua Restaurant, The Fullerton Hotel Singapore, Goodwood Park Hotel, Muthu's Curry, Timbre and more.

* Image courtesy of Si Chuan Dou Hua Restaurant.



Best Fuel Savings - Up to 20.8% at Shell and 24% at SPC. Visit uob.com.sg/fuelpower for more details.



Get up to **10% SMART\$ rebate** on the spot at over 400 participating outlets islandwide. 1 SMART\$ = S\$1, so offset your purchases at Shell, Cathay Cineplexes, Cold Storage, Giant, Guardian, World of Sports and many more. Visit uob.com.sg/smart for details.



Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000** cash or **4 times* your monthly income**, whichever is lower.

For details on UOB Card privileges, please visit uob.com.sg

*The credit limit of your UOB Card account can go up to four times your monthly income or S\$200,000, whichever is lower, if you do not have any UOB unsecured credit facilities. Credit limit is pegged to your prevailing earned income.

Terms and conditions apply. Please log on to uob.com.sg for the complete listing and conditions.

Reserved for the successful few.

UOB ISCA Professionals Platinum



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

BUSINESS REPLY SERVICE PERMIT NO. 08908



UNITED OVERSEAS BANK LIMITED
 UOB CARDS & PAYMENTS
 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?

UOB ISCA PROFESSIONALS PLATINUM CARD AND UOB CASHPLUS APPLICATION FORM

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

Website: uob.com.sg

Date Received:

UOB ISCA PROFESSIONALS PLATINUM CREDIT CARD ANNUAL FEE

Principal Card	Free for life
1 st Supplementary Card	
2 nd Supplementary Card	\$S96.30

APPLICATION REQUIREMENTS	
Citizenship	UOB ISCA Professionals Platinum Credit Card 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	\$S30,000 p.a. \$S40,000 p.a.

If you do not meet the above requirement, a minimum fixed deposit of \$S10,000 is required for UOB ISCA Professionals Platinum Credit Card. Visit UOB Branches for more information.

MANDATORY DOCUMENTS

Please submit a photocopy of the documents stated below (as applicable to you):

Singapore Citizen/Permanent Resident

- NRIC (front and back) for Principal and Supplementary Applicant (if applicable) **AND**
- Income Documents (Refer to List of Income Documents below)
- Latest billing proof (within the last 6 months) as per your local residential address (eg. telephone bill or utilities bill etc) for Principal and Supplementary Applicant (if applicable) if differs from address in NRIC

Salaried Employees (Fixed Salary ≥ \$S2,500):

- A or B or D

Variable-Income Employees (Fixed Salary < \$S2,500):

- A or C or D

Commission-Based Employees/Self-Employed:

- E

Foreigners

- Valid Passport (with at least 6 months' validity) for Principal and Supplementary Applicant (if applicable) **AND**
- Employment Pass (EP or S Pass with at least 6 months' validity) **AND**
- Latest billing proof (within the last 6 months) as per your local residential address (eg. telephone bill or utilities bill etc) for Principal and Supplementary Applicant (if applicable) **AND**
- Income Documents (Refer to List of Income Documents below)

- B or D or F

List of Income Documents

- Latest 12 months' CPF Contribution History Statement¹ via uobgroup.com/submitcpfstmt.jsp (Singspass required)
- Latest Computerised Payslip (in Singapore Dollar currency)
- Latest 3 months' Computerised Payslip (in Singapore Dollar currency)
- Latest Income Tax Notice of Assessment² with either A or B
- Latest Income Tax Notice of Assessment²
- Company Letter certifying Employment and Monthly Salary (in Singapore Dollar currency) dated within 3 months

Notes:

- For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of \$S6,000 per month. Please submit your latest Income Tax Notice of Assessment together with your CPF Contribution History Statement if your monthly salary is more than \$S6,000.
- Print your Income Tax Notice of Assessment via <https://mytax.iras.gov.sg> with your Singpass or IRAS PIN.
- 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 employment; or
 - apply for UOB CashPlus Application
- Note that if your income documents reflect a lower income than that in our bank records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income.
- We reserve the right to request for information and income documents if deemed necessary.

2 EASY WAYS TO APPLY

FAX: 6356 8841 or Mail it back to us

Yes, I would like to have my new card(s) couriered to my mailing address at a nominal fee of \$S10.

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.

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau websites listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd 2 Shenton Way, #20-02 SGX Centre 1 Singapore 068804 Tel: (65) 6565 6363 www.creditbureau.com.sg

1. 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* 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*

Nationality* Country that 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 _____

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)

Company Name* _____

Length of Service* Yes _____ Mths _____ Tick here if self-employed

Office Address House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

Length of Service* Yes _____ Mths _____ Tick here if self-employed

Office Address House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

Length of Service* Yes _____ Mths _____ Tick here if self-employed

Office Address House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

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

Others (please indicate) _____ *Please indicate company products/services: _____ Does the fund raising activities of the charity/ non-profit organization involve more than one country? Yes / No

Occupation* (please tick one box only)

Others (please indicate) _____

Monthly Income* (Please provide supporting documents)

Submission date _____

Latest 12 months' CPF Contribution History Statement Submitted via uobgroup.com/cpf (you will need your SingPass to gain access).

3. SUPPLEMENTARY CARD APPLICATION ^(All fields are mandatory)

Name 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* No. *For Singaporeans, please provide NRIC no. only* Passport Expiry Date (DDMMYYYY) *For Non-Singaporeans only*

Gender Date of Birth (DDMMYYYY) Relationship to Principal Applicant

Nationality Country of Residence* *Country that 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 P.O. Box address.)*

House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Company Name Occupation

Type of Industry: _____ Tick here if self-employed

Annual Income Range (SGD) [Kindly tick ✓ against the checkbox]

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

Length of Service* Yes _____ Mths _____ Tick here if self-employed

Office Address House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

Length of Service* Yes _____ Mths _____ Tick here if self-employed

Office Address House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

Length of Service* Yes _____ Mths _____ Tick here if self-employed

Office Address House/Block _____ Unit # _____

Street/Building Name _____

Postal Code: S _____

Supplementary Card: SS _____ (In multiples of \$S500) No preference for the Supplementary Card credit limit* in this application

Years of Residence*: Years There _____ Months There _____

E-Mail Address* _____

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

Company Name* _____

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 1.

ID Type *(please delete where appropriate):* Identification Certificate / Passport

ID/Passport number: _____

ID/Passport Expiry Date (DDMMYYYY): _____ ID/Passport issuing country: _____

Applicant's Signature _____

Notes:

- Please complete all the fields in Sections 1,2 and sign under Section 5 and 7
- Submit all required documents
- UOB CashPlus application is independent from UOB Credit Card application

6. 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.

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 = \$S2,000)*

Preferred credit limit must be in multiples of \$S500; the aggregate preferred credit limit for UOB Credit Card(s) and UOB CashPlus stipulated above must not exceed 4x of your monthly income or \$S200,000, whichever is lower. 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. Please refer to section Important Information to note for more information.

7. 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 (CACPPA-V6.1-21052014).

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.

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.

Barcode: C2ALONSG019 SC: 50020

FOR BANK USE

Promo (CC) CU0036 Source (CP) 30:V3 Pdt Type(CP) RC Promo (CP) 30:502V3

ST ID Card Org/Type 001/841 LR/MR/HR RR Nxt Rev DD

BW CIF Main: Credit Limit Censur (AI) Card Fee Dt

Sup: Freend Card Fee Dt

Branch(CC/CP) Review Code BC Exp Officer Name

* 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.

All information is correct at the time of print.

Please fax this portion to 6356 8841

United Overseas Bank Limited Co. Reg. No. 193500026Z

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