

Reminder!

- Have you signed the application form?
- filled in ALL fields in the application form?
- attached ALL the required documents?



BUSINESS REPLY SERVICE PERMIT NO. 08908

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

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



Reserved for the successful few.

UOB SMA Visa Platinum



ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the medical profession, you deserve all the privileges of owning the UOB SMA Visa 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.

UOB CASHPLUS

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.

GENERAL INFORMATION ON UOB CREDIT CARDS AND UOB CASHPLUS

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)

UOB SMA VISA 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 SMA VISA PLATINUM CREDIT CARD ANNUAL FEE

Table with 2 columns: Card Type and Annual Fee. Rows include Principal Card (Free for life), 1st Supplementary Card, and 2nd Supplementary Card (\$S96.30).

APPLICATION REQUIREMENTS

UOB SMA Visa Platinum Credit Card

Table with 3 columns: Requirement, Singapore Citizens & Permanent Residents, and Foreigners (Employment pass holders only). Rows include Citizenship, Age of Applicants, Age of Supplementary Card Applicants, and Minimum income.

If you do not meet the above requirement, a minimum fixed deposit of \$S10,000 is required for UOB SMA Visa 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) etc. 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 etc. Income Documents (Refer to List of Income Documents below): B or D or F.

- List of Income Documents: A: Latest 12 months' CPF Contribution History Statement via uobgroup.com/submitcpfstmt.jsp (Singpass required). B: Latest Computerised Payslip (in Singapore Dollar currency). C: Latest 3 months' Computerised Payslip (in Singapore Dollar currency). D: Latest Income Tax Notice of Assessment* with either A or B. E: Latest Income Tax Notice of Assessment*. F: Company Letter certifying Employment and Monthly Salary (in Singapore Dollar currency) dated within 3 months.

- Notes: 1. For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of \$S6,000 per month. 2. Print your Income Tax Notice of Assessment via https://mytax.iras.gov.sg with your Singpass or IRAS PIN. 3. For Existing UOB Credit Cardmembers, latest income documents as above are required if you wish to: (i) update the Credit Limit on your UOB Cards or there has been a change in your employment; or (ii) apply for UOB CashPlus Application. 4. 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. 5. 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. 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.

1. TELL US ABOUT YOURSELF (Denotes Mandatory Fields)

Form section for personal details including name, gender, NRIC/Passport No., Singapore PR, Passport Expiry Date, Employment Pass Expiry Date, Nationality, Country of Residence, Country of Birth, Date of Birth, Marital Status, Highest Educational Qualification, Home Telephone, Mobile Tel. No., Office Telephone, Bill To, Home Office, Home Address, House/Block, Unit #, Street/Building Name, Postal Code, Residential Status, Years of Residence, E-Mail Address, and Mother's Maiden Name.

2. YOUR EMPLOYMENT DETAILS (Denotes Mandatory Fields)

Form section for employment details including Company Name, Length of Service (Yes/Mths), Office Address (House/Block, Unit #, Street/Building Name, Postal Code).

Form section for business/industry type, occupation, latest 12 months' CPF Contribution History Statement, and supplementary card application details (name, NRIC/Passport No., Passport Expiry Date, Gender, Date of Birth, Nationality, Country of Residence, ID/Passport issuing country, Home Telephone, Mobile Tel.No., Home Address, House/Block, Unit #, Street/Building Name, Postal Code, Company Name, Occupation, Type of Industry, Annual Income Range).

3. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

Form section for supplementary card application details (name, NRIC/Passport No., Passport Expiry Date, Gender, Date of Birth, Nationality, Country of Residence, ID/Passport issuing country, Home Telephone, Mobile Tel.No., Home Address, House/Block, Unit #, Street/Building Name, Postal Code, Company Name, Occupation, Type of Industry, Annual Income Range, Supplementary Card \$S, Preferred Credit Limit).

4. ADDITIONAL SUPPLEMENTARY CARD APPLICANT'S INFORMATION (Applicable if Supplementary Card applicant is not a Singapore Citizen or Singapore Permanent Resident)

Form section for additional supplementary card applicant information (Do you hold a valid pass to live or work in Singapore? Employment Pass, S-Pass, Work Permit, Entre Pass, Student Pass, Long-Term Social Visit Pass, Dependent Pass).

5. UOB CASHPLUS

CASHPLUS section including a check for 1-year annual fee waiver and a definition of U.S. Person.

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, ID/Passport number, ID/Passport Expiry Date, ID/Passport issuing country, Applicant's Signature.

6. PREFERRED CREDIT LIMIT. Please tick one of the options below: I have no preference for the credit limit... Preferred UOB Credit Card(s) Limit: \$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.

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... 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... 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.



Table with columns: Promo (CC), CU0036, Source (CP), 30:V3, Pdt Type(CP), RC, Promo (CP), 30:502V3, ST ID, Card Org/Type, 001/807, LR/MR/HR, RR Nxt Rev DD, BW CIF, Main, Sup, Credit Limit, Freend, Card Fee Dt, Branch(CC/CP), Review Code, BC, Exp, Officer Name.

All information is correct at the time of print. Please fax this portion to 6356 8841.

8. DECLARATION OF APPLICANT

(IMPORTANT: PLEASE READ BEFORE SIGNING) Credit Cards and CashPlus Declaration (CACPPDA-V6.1-21052014)

- I/we hereby: 1. represent and warrant- a. 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 b. 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. 2. 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. 3. confirm that I/we have obtained, read, understood and agree to be bound by the following (Terms): a. UOB Cardmember Agreement; b. Terms and Conditions Governing UOB CashPlus; c. Terms and Conditions Governing UOB CashPlus Visa Card Cash Rebate; d. Terms and Conditions Governing Accounts and Services; and e. Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services; f. where applicable, NETS Terms and Conditions Governing the Use of NETS FlashPay; [Terms are available at uob.com.sg]. 4. agree: a. you may review and change your credit limit at any time without prior notice to me/us; b. 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; c. 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; d. 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 e. 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. 5. 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. 6. agree that, for UOB SMA Visa Platinum Credit Card ("Co-Brand Card") 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: a. processing this application and provide services associated with the Co-Brand Card account; b. offering, marketing or promoting any promotion or offer relating to the Co-Brand Card account; c. administering any benefit, privilege and term applicable to the Co-Brand Card account; d. offering, marketing or promoting any product and/or service provided by the Co-Brand Partner; and e. 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. 7. agree that, for UOB SMA Visa Platinum Credit Card ("Co-Brand Card") 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: a. processing this application and provide services associated with the Co-Brand Card account; b. offering, marketing or promoting any promotion or offer relating to the Co-Brand Card account; c. administering any benefit, privilege and term applicable to the Co-Brand Card account; d. offering, marketing or promoting any product and/or service provided by the Co-Brand Partner; and e. 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. 8. 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; 9. 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 10. confirm and agree that if this application has been sent by fax and/or email, you are authorized to rely and act upon on the faxed and/or emailed copy without the original.

9. IMPORTANT INFORMATION TO NOTE

- UOB Supplementary Card Preferred Credit Limit: I/we hereby: (i) 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; (ii) understand that if no preferred credit limit for the supplementary card is indicated, 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 (iii) 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. Preferred credit limit indicated 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. Preferred credit limit: (i) 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. (ii) 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. (iii) 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). (iv) Any credit limit increase will not be applicable to existing Supplementary Cardholder(s), if any, not stated in this application form. 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.