

Account-Opening For Individual Customers

Thank you for choosing us for your business needs.

We are pleased to attach herewith an account-opening pack to assist you in opening an account with us. It includes a document checklist, a non-individual account application form and other forms. The documents in the checklist must be provided to the Bank to facilitate the opening of the account.

You can obtain and read the terms and conditions governing our non-individual accounts at uob.com.sg or by clicking on the following hyper links:

- [Terms and Conditions Governing Accounts and Services](#)
- [Additional Terms and Conditions Governing Accounts and Services](#)

If you have any enquiry, please contact your Relationship manager or visit any of our branches or call **1800 226 6121** to speak with our customer service officers.

We look forward to being of service to you.

Document Checklist:

Sole Proprietorship (where the sole individual is an individual)
Please bring the following documents to the branch for account opening:
<p><input type="checkbox"/> Individual Account Application Form</p> <p>Please complete the form with the required details. The completed form must be signed in the presence of an authorised UOB officer.</p> <p><input type="checkbox"/> Original Identification documents of:</p> <ul style="list-style-type: none"> • Sole Proprietor • All approved signatories <p>The above individuals must be present at the branch with their original identification documents (such as NRIC or passport) to open the account.</p> <p><input type="checkbox"/> ACRA Business Profile searches on Owner and Sole Proprietorship</p> <p><input type="checkbox"/> Common Reporting Standard and FATCA Self Certification Form</p> <ul style="list-style-type: none"> • Self – Certification (Individual) • U.S. IRS Form W-8BEN-E/W-8IMY/W-8ECI/W-9 • U.S. IRS forms can be found under 'Forms & Pubs' tab located at U.S. IRS website (https://www.irs.gov/)
If applicable, please also provide:
<p><input type="checkbox"/> Proof of residential address</p> <p>If the residential address is not stated in an identification document, please provide original bank statements or utility bills issued to a residential address in the last six months as a proof.</p>

Important Note:

The Bank's receipt of the application form and supporting documents does not bind the Bank to open an account. The Bank reserves the right to reject the application without disclosing any reason.

Notes:

1. The Bank reserves the right to conduct a search on the sole proprietorship and any cost incurred will be payable by the sole proprietorship. Search fees paid by the sole proprietorship are non-refundable in the event that the Bank rejects the application to open the account.
2. A service charge will be levied on accounts with an average daily balance that is below the amount set by the Bank. Please visit uob.com.sg for the prevailing account fees and service charges
3. The Bank may request additional supporting documents as it deems necessary.

APPLICATION FOR NON-INDIVIDUAL ACCOUNT(S)

To: UNITED OVERSEAS BANK LIMITED / FAR EASTERN BANK LIMITED

(each a "Bank")

APPLICANT PARTICULARS

Applicant Name: _____

Registered ID: _____

** Not required to be filled if you have an existing account under the same applicant name*

* Registered Address: _____

Contact Information:-

Office No: _____

Mailing Address: _____

Fax No: _____

Email: _____

* Date of Incorporation: _____

* Nature of Business: _____

* Country of Incorporation: _____

Business Activity and Products traded: _____

* Country of Business Operation: _____

Primary Clientele Base: _____

Annual Turnover: _____

SIGNING INSTRUCTIONS

(Please tick either box)

Signing Condition as per my / our existing a/c to be in the same currency as accounts applied for. Please specify a/c no: _____

Per Operating Mandate - attached

ACCOUNT(S) APPLIED FOR

FOR BANK USE

Product: _____ (CCY: _____)

Account Name: _____

Additional Account Information

Purpose of Account: Transactional Investment Loan Repayment

Others (pls specify) _____

Source of Funds: [Origin of incoming funds (Do not state other banks as the source). You may tick more than one box]

Business Proceeds Services Rendered Return On Investments

Commission or Contract Fee Others (pls specify) _____

Country of Funds Origin: Singapore Others (pls specify) _____

A/C No: _____

Cheque Range: _____

Product: _____ (CCY: _____)

Account Name: _____

Additional Account Information

Purpose of Account: Transactional Investment Loan Repayment

Others (pls specify) _____

Source of Funds: [Origin of incoming funds (Do not state other banks as the source). You may tick more than one box]

Business Proceeds Services Rendered Return On Investments

Commission or Contract Fee Others (pls specify) _____

Country of Funds Origin: Singapore Others (pls specify) _____

A/C No: _____

Cheque Range: _____

Product: _____ (CCY: _____)

Account Name: _____

Additional Account Information

Purpose of Account: Transactional Investment Loan Repayment

Others (pls specify) _____

Source of Funds: [Origin of incoming funds (Do not state other banks as the source). You may tick more than one box]

Business Proceeds Services Rendered Return On Investments

Commission or Contract Fee Others (pls specify) _____

Country of Funds Origin: Singapore Others (pls specify) _____

A/C No: _____

Cheque Range: _____

CONFIRMATION & AGREEMENT (To be signed by person(s) authorised to open the Account(s))

We, the aforesaid Applicant named in this Application, through our approved person(s) named below:

- hereby request United Overseas Bank Limited / Far Eastern Bank Limited ("Bank") to open the Account(s) specified by us in the Application;
- acknowledge that the submission of this Application and its receipt by the Bank does not mean that the Bank has approved this Application. The Bank reserves the right to reject any Application without assigning any reason whatsoever;

CONFIRMATION & AGREEMENT (To be signed by person(s) authorised to open the Account(s))

3. confirm that we have obtained and agree to be bound by the Bank's prevailing Terms and Conditions Governing Accounts & Services and Additional Terms and Conditions Governing Accounts and Services (also available at uob.com.sg and at the Bank's branches);
4. confirm that we have read and understood the Bank's Privacy Notice (Corporate) (available at uob.com.sg and at the Bank's branches) which forms part of the terms and conditions governing our relationship with the Bank. We represent and warrant to the Bank that when providing the Bank with the personal data of the Relevant Individual(s) from time to time, we would have obtained the consent of the Relevant Individual(s) for the collection, use and disclosure of the personal data for Basic Banking Purposes, Co-branding Purpose, Research Purpose and Marketing Purpose as described in the Bank's Privacy Notice (Corporate);
5. agree that the Bank will not be liable to us for any actions the Bank considers appropriate in order to meet any obligation or requirement, either in Singapore or elsewhere in the world, in connection with the prevention of any unlawful activity including fraud, money laundering, terrorist activity, bribery, corruption, or tax evasion or the enforcement of any economic or trade sanction;
6. in consideration of the Bank accepting the Application herein, represent, warrant and agree with the Bank that the signature(s) on this Application form shall constitute the specimen signature(s) of all our approved signatory(s) for the time being for the purpose of operating the Account(s) specified in this Application unless and until we give notice to the Bank in writing of any change thereof;
7. acknowledge that we have received from the Bank the cheque book applied for in this Application;
8. hereby declare that the Applicant is a: Resident in Singapore
 Non-Resident in Singapore
9. confirm there has been no amendment made to our Memorandum and Articles of Association since the last time we provided a certified true copy to the Bank.
 (please tick if applicable)

Deposit Insurance Scheme: Singapore Dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

 Authorised Signature / Name:
 NRIC / Passport No:
 Date:

 Authorised Signature / Name:
 NRIC / Passport No:
 Date:

FOR BANK USE

ID Type	CTO Code:	No. of Cheque Books:	Date of Resolution:
ID Country:	Industry Code:	(To indicate if more than one)	
Customer Type:			
Attended By / Introduced By:		Approved By / Recommended By:	
Signature & Name	Date	Signature & Name	Date

Additional Account Information

Product _____ Account number _____ (CCY: _____)

Deposit: Anticipated No of Transactions / month: _____ Deposit: Anticipated Amount / month (S\$'000): _____

Withdrawal: Anticipated No of Transactions / month: _____ Withdrawal: Anticipated Amount / month (S\$'000): _____

Product _____ Account number _____ (CCY: _____)

Deposit: Anticipated No of Transactions / month: _____ Deposit: Anticipated Amount / month (S\$'000): _____

Withdrawal: Anticipated No of Transactions / month: _____ Withdrawal: Anticipated Amount / month (S\$'000): _____

Product _____ Account number _____ (CCY: _____)

Deposit: Anticipated No of Transactions / month: _____ Deposit: Anticipated Amount / month (S\$'000): _____

Withdrawal: Anticipated No of Transactions / month: _____ Withdrawal: Anticipated Amount / month (S\$'000): _____

Principal types of Products trading In: _____

Name of Major Supplier(s): _____ Country of Major Supplier(s): _____

Major Supplier Industry _____

Name of Major Buyer(s): _____ Country of Major Buyer(s): _____

Major Buyer Industry _____

Industry Risk Influenced By: _____

Name of Core Participant(s) to Loan Repayments: _____

Country of Core Participant(s) to Loan Repayments: _____

Other Name of Core Participant to Loan Repayment: _____

Other Country of Core Participant to Loan Repayment: _____

OPERATING MANDATE

Part ___ / ___

Account Name: _____

Account Number: _____

OPERATING MANDATE

Product: _____ (CCY: _____) Signing Requirement
Authorisation Limit (Please check and complete the application boxes)

Any Amount _____

Up to _____

Above _____ to _____

Above _____ to _____

Above _____ to _____

Other Signing Requirement

PARTICULARS OF SIGNATORY(IES) Please sign within the boxes below

Name: _____ Residential Address: _____ NRIC / Passport No.: _____ Country of Birth: _____ DOB: _____ Nationality: _____ Home No: _____ Gender: _____ Office No: _____ Position: _____ Mobile No: _____	Signature _____ Group: _____
---	------------------------------

Additional ID Number
 Identity Number: _____ ID Type: _____ ID Country of Issue: _____ ID Expiry Date: _____

Name: _____ Residential Address: _____ NRIC / Passport No.: _____ Country of Birth: _____ DOB: _____ Nationality: _____ Home No: _____ Gender: _____ Office No: _____ Position: _____ Mobile No: _____	Signature _____ Group: _____
---	------------------------------

Additional ID Number
 Identity Number: _____ ID Type: _____ ID Country of Issue: _____ ID Expiry Date: _____

Name: _____ Residential Address: _____ NRIC / Passport No.: _____ Country of Birth: _____ DOB: _____ Nationality: _____ Home No: _____ Gender: _____ Office No: _____ Position: _____ Mobile No: _____	Signature _____ Group: _____
---	------------------------------

Additional ID Number
 Identity Number: _____ ID Type: _____ ID Country of Issue: _____ ID Expiry Date: _____

Name: _____ Residential Address: _____ NRIC / Passport No.: _____ Country of Birth: _____ DOB: _____ Nationality: _____ Home No: _____ Gender: _____ Office No: _____ Position: _____ Mobile No: _____	Signature _____ Group: _____
---	------------------------------

Additional ID Number
 Identity Number: _____ ID Type: _____ ID Country of Issue: _____ ID Expiry Date: _____

_____ Authorised Signature / Name: NRIC / Passport No: Date:	_____ Authorised Signature / Name: NRIC / Passport No: Date:
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CFM-2/(FR4.15)



CMFATSSG001

COMMON REPORTING STANDARD (“CRS”) & FOREIGN ACCOUNT TAX COMPLIANCE ACT (“FATCA”) SELF-CERTIFICATION FORM (SOLE PROPRIETORSHIP -INDIVIDUAL OWNERS)
Instructions

1. “CRS” means the Common Reporting Standard.
 United Overseas Bank Limited (“UOB”) is required under the Income Tax (International Tax Compliance Agreements) (Common Reporting Standard) Regulations 2016 (“the Regulations”) to collect information about each account holder’s tax residency status. UOB is required to submit this information to the Inland Revenue Authority of Singapore (“IRAS”) to comply with the Regulations.
2. “FATCA” means the Foreign Account Tax Compliance Act.
 UOB is obliged under the Income Tax (International Tax Compliance Agreements) (United States of America) Regulations 2015 to collect each account holder’s US/Non-US Person status for FATCA purposes.
3. UOB may seek additional information from you after the submission of this form to ensure compliance with the aforementioned Regulations and any other relevant laws enacted to implement CRS and FATCA.
4. To assist you in completing this form, a glossary of terms is attached to this form. The glossary is not a substitute for understanding the requirements of the Regulations. The glossary and this document do not constitute tax advice.
5. UOB does not provide tax advice. Please consult your tax, legal and/or other professional advisers if you have any questions on or in relation to CRS and FATCA, the Regulations and the information requested in this Self-Certification Form.
6. Please complete this form to reflect the details of the Sole Proprietorship and the details of the owner of the Sole Proprietorship. The owner of the Sole Proprietorship must sign and date this form.
7. This form must be signed, dated and please complete all sections in a legible manner
8. The following render this form defective:-
 - a. Alterations to the pre-printed content.
 - b. Use of correction fluid or tape.
 - c. Failure to state address in full, namely failing to specify the relevant City, Country and Postcode for your address.

SECTION 1																					
IDENTIFICATION OF SOLE PROPRIETORSHIP AND SOLE PROPRIETOR																					
A	Name of the Sole Proprietorship:																				
B	Business Registration No.:																				
C	Full Name of Sole Proprietor (Individual Owner of Sole Proprietorship) (as per NRIC/Passport)																				
<table border="1" style="width: 100%; border-collapse: collapse; height: 40px;"> <tr><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td></tr> </table>																					
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D	Sole Proprietor (Individual Owner of Sole Proprietorship) NRIC/Passport Number*																				
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*Please delete where not applicable.

E	Date of Birth of Sole Proprietor (Individual Owner of Sole Proprietorship)	F	Country of Birth Sole Proprietor (Individual Owner of Sole Proprietorship):																
<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> <td style="width: 12.5%; height: 20px;"> </td> </tr> <tr> <td>D</td> <td>D</td> <td>M</td> <td>M</td> <td>Y</td> <td>Y</td> <td>Y</td> <td>Y</td> </tr> </table>										D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y												

F	Current Residence Address of Sole Proprietor (Individual Owner of Sole Proprietorship)						
<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">BLOCK/HOUSE No.</td> <td style="width: 30%;">UNIT No.</td> <td style="width: 20%;">Postal/Zip Code</td> </tr> <tr> <td style="height: 20px;"> </td> <td style="height: 20px;"> </td> <td style="height: 20px;"> </td> </tr> </table>		BLOCK/HOUSE No.	UNIT No.	Postal/Zip Code			
BLOCK/HOUSE No.	UNIT No.	Postal/Zip Code					
STREET							
CITY							
Country <input type="radio"/> Singapore <input type="radio"/> Foreign (Please Specify)							

F	Mailing Address of Sole Proprietor (Individual Owner of Sole Proprietorship) (complete only if different from Section E)						
<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">BLOCK/HOUSE No.</td> <td style="width: 30%;">UNIT No.</td> <td style="width: 20%;">Postal/Zip Code</td> </tr> <tr> <td style="height: 20px;"> </td> <td style="height: 20px;"> </td> <td style="height: 20px;"> </td> </tr> </table>		BLOCK/HOUSE No.	UNIT No.	Postal/Zip Code			
BLOCK/HOUSE No.	UNIT No.	Postal/Zip Code					
STREET							
CITY							
Country <input type="radio"/> Singapore <input type="radio"/> Foreign (Please Specify)							

SECTION 2
COUNTRY/JURISDICTION OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER OR EQUIVALENT NUMBER ("TIN")

PLEASE FILL IN ONLY NON-US TAX RESIDENCY INFORMATION IN SECTION 2. IF YOU ARE A US PERSON, PLEASE ALSO FILL UP SECTION 3.

Whether a person is tax resident in a particular country depends on whether that person meets the definition of a tax resident under the tax laws of that country. If you are a Singapore tax resident, your TIN is your NRIC or FIN.

For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal.

Please complete the following table indicating:-

- (i) all countries and/or jurisdictions (including Singapore) where you are a tax resident; and
- (ii) your TIN for each country/jurisdiction indicated.

NOTE:
If you are a tax resident in more than three countries/jurisdictions, please use a separate sheet.

If a TIN is unavailable, please provide the appropriate reason A, B or C:

Reason A

The country/jurisdiction where you are a resident for tax purposes does not issue TINs to its residents.

Reason B

You are otherwise unable to obtain a TIN or equivalent number (Please provide a written explanation as to why you are unable to obtain a TIN if you have selected this reason).

Reason C

No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed).

	Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
(i)			
(ii)			
(iii)			
(iv)			

If Reason B is selected above, explain why the Entity is unable to obtain a TIN in the corresponding row below

	Country/Jurisdiction of tax residence	Explanation
(i)		
(ii)		
(iii)		
(iv)		

I further confirm that I am not a "US Person".

Note: Please proceed to Section 4 if you are not a US Person.

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SECTION 3 - US PERSONS & FORMER US PERSONS

I confirm that I am a "US Person".

My Taxpayer Identification number (TIN) / Social Security Number (SSN) is:

TIN / SSN (9 digits) TIN Country : US

I was a US Person but I confirm I am no longer a "US Person". A copy of Certificate of Loss of US Nationality is enclosed.

SECTION 4 – AUTHORISATIONS AND UNDERTAKINGS

1. I understand that the information provided herein is subject to the terms and conditions governing the Accountholder's relationship with United Overseas Bank Limited ("UOB").
2. I confirm that all information in this form is accurate, complete and true.
3. I undertake to notify UOB and to provide UOB with a suitably updated Self-Certification form within 30 days of any change in circumstances which affects the tax residency status of the Accountholder named in Section 1 above or causes the information contained herein to become incorrect.
4. I agree to provide UOB with such documents as UOB may require from time to time in its sole discretion for the purpose of UOB satisfying itself that the information herein is valid.
5. Without prejudice to any other rights or remedies UOB may otherwise have, I shall indemnify, keep indemnified and hold harmless UOB 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 UOB as a result of, or in connection the information herein being inaccurate, outdated or untrue.

Note: If you are not the Accountholder, please indicate the capacity in which you are signing the form. An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Accountholder. If this form is completed by an agent acting under a duly authorised Power of Attorney, the form must be accompanied by the Power of Attorney in proper form specifically authorising the agent to represent the Accountholder in making, executing and presenting the form.

Signature

Print Name:

Capacity (if applicable):

Date:

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GLOSSARY

• Definition of “US Person”

- a. A US Citizen or resident individual.
- b. A partnership or corporation organised in the US or under the laws of the US or any state of the US.
- c. A trust if (i) a court within the US would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of trust, and (ii) one or more US 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 US.

This definition shall be interpreted in accordance with the US Internal Revenue Code. Please note that persons who have lost their US citizenship and who live outside the US may nonetheless in some circumstances be treated as US Persons.

- If you hold multiple citizenships and one of them is US, you are a US Person.
- If you have a US Green Card, you are a US Person.
- If you were born in the US or a US Territory (Puerto Rico, Guam, US Virgin Islands or Northern Mariana Islands), you are a US Person.
- If you meet the substantial presence test **, you are a US Person.

**To meet this test, you must be physically present in the United States at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

For Bank Use Only

FOR BRANCHES/BUSINESS UNIT USE ONLY

Validation documents enclosed:

- Certificate of Loss of US Nationality
- Passport/Identity Card collected and reviewed
- Others: _____

FATCA Identification Status: Complete Pending

Attended/Processed By*

Lan ID:
Staff ID:

Signature/Name

Date

Signature Verified by (For Thumbprint-Witnessed by):

Lan ID:
Staff ID:

Signature/Name

Date

FOR COC USE ONLY

Processed By:

Signature and Name

Date

Approved By:

Signature and Name

Date

CRS-3(11.16)

*Please delete where not applicable.