

Income Documents Required for Credit Card Application (not using MyInfo)

Singapore Citizen/Permanent Resident

1. **NRIC** (front and back); **and**
 2. Income Documents (Refer to List of Income Documents below); **and**
 3. Latest billing proof (within the last 6 months) with your local residential address (e.g. telephone bill or utilities bill) if it differs from your NRIC address
- Salaried Employees (Fixed Monthly Salary \geq S\$2,500): **A** or **B** or **D**
 - Salaried Employees (Fixed Monthly Salary $<$ S\$2,500): **A** or **C** or **D**
 - Salaried Employee (Length of employment $<$ 3 months): **B** and **F**
 - Self-Employed/Commission-based Employees (more than 2 years employment): **E**
 - Self-Employed/Commission-based Employees (less than 2 years employment): **A** or **C**
 - Private hire drivers (e.g. Grab, Gojek etc): **G**

Foreigners

1. **Valid Passport(s)** (with at least **6 months' validity and for all nationalities**); **and**
2. **Employment Pass** (EP or S Pass only with at least **6 months' validity**); **and**
3. Latest billing proof (within the last 6 months) with your local residential address (e.g. telephone bill or utilities bill); **and**
4. **Income Documents** (Refer to List of Income Documents below): **B** or **F**


List of Income Documents	
A	Latest 12 months' CPF Contribution History Statement ¹
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 ² and A or B
E	Latest Income Tax Notice of Assessment ²
F	Company Letter certifying Employment and Monthly Salary (in Singapore Dollar currency) dated within 3 months
G	Latest 3 months of consecutive full weekly statements from company

Note

1. *For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$6,300 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 S\$6,300.
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 update the Credit Limit on your UOB Cards or there has been a change in your employment.
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 additional income documents if deemed necessary.
6. Please ensure uploaded documents are clear, visible and legible.

Samples of Income Documents to be uploaded

- 1) Payslip – Clear indication of Company Name, Month (latest 3 months), Employee Name, Salary Amount, CPF contribution amount and YTD Gross Earnings

 ST Engineering	ST Engineering Info-Security Pte. Ltd.	Page 1
Pay Advice From 1 October 2023 To 31 October 2023		Payment Mode: GIRO
Name	Employee ID	Cost Center Description
[REDACTED]	[REDACTED]	[REDACTED]
Payment Date		
20-Oct-2023		

Earnings(CPF Payable) (A)	Period	Number	Amount	Deduction(CPF non-deductible) (C)	Amount
Basic Salary*			9,000.00	Eyee, CDAC, add.fund	3.00-
Deductions (CPF Deductible) (B)					
	Period	Number	Amount	Earnings (CPF non-payable) (D)	Amount
[Empty Section]					

Gross Salary (A+B)	9,000.00	Gross Deduction (C+D)	3.00-
Less: CPF (EE) (E)	1,260.00	CPF/FWL (ER)	1,071.00
Gross after CPF (A+B-E)	7,740.00	SSS Contribution (ER)	0.00
Net-Payable (A+B-E+C+D+F)	7,737.00	Neg. Pay (Last Payslip) (F)	0.00-
YTD Gross Earnings	23,476.26	YTD Bonus	0.00
YTD CPF (EE)	3,615.00		
YTD CPF (ER)	3,074.00		

*Inclusive of MVC of \$900.00 ie 10.00% of Basic (\$9000.00)

For all OT-eligible staff, OT payment period corresponds to Salary period.

This is a computer generated payslip and does not require signature.

- 2) Private Hire Drivers - Clear indication of Company Name, Employee Name, Period, Crediting Account Details and Weekly Salary Amount

Driver Statement



23 October, 2023 - 29 October, 2023

Paid to

SG | POSB BANK *****

Summary

Total Earnings	1,273.30
Total Deductions	-247.71
Weekly Total	S\$1,025.59

Earnings details

Description	Amount
Transport net earnings	999.89
Fares	980.02
Other earnings	267.58
Total commission (incl. 8% GST)	-247.71
Incentives	6.70
Tips	19.00
Total Earnings	1,273.30
Total Deductions	-247.71

Weekly Total S\$1,025.59

Tips

Date / Time	Booking ID	Cash Wallet	Credit Wallet	Subtotal
28 October, 5:35PM	<div style="background-color: black; width: 100px; height: 15px;"></div>	2.00	-	2.00
25 October, 9:29PM	<div style="background-color: black; width: 100px; height: 15px;"></div>	10.00	-	10.00
25 October, 5:18PM	<div style="background-color: black; width: 100px; height: 15px;"></div>	2.00	-	2.00