

CREDIT FACILITIES USAGE BY COMPANY / BORROWER

Name of Bank/Financial Institution/Hire Purchase company/Leasing Company	Type of Loan facilities	Collateral Pledged	Credit Limit (S\$)	Monthly Instalment (S\$)	Outstanding Amount (S\$)

GUARANTOR 1 / KEYMAN DETAILS

Full Name as in NRIC / Passport		
Residential Address <input type="checkbox"/> As per NRIC <div style="text-align: right;">Postal Code _____</div>	Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR since _____ (DD/MM/YYYY) <input type="checkbox"/> Others (please specify): _____	
Type of Residence <input type="checkbox"/> Landed <input type="checkbox"/> Private Apartment/ Condo <input type="checkbox"/> Executive Condo/ HUDC <input type="checkbox"/> HDB Length of stay () Years	NRIC/Passport Number _____	Date of Birth (DD/MM/YYYY) _____
Position in Company <input type="checkbox"/> Managing Director <input type="checkbox"/> Director <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Others Please specify: _____	Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's <input type="checkbox"/> Rented (S\$ _____ per month)	
Contact Numbers (Office) _____ (HP) _____ (Email) _____ Preferred Telephone Interview Time: <input type="checkbox"/> Anytime <input type="checkbox"/> 9am to 12pm <input type="checkbox"/> After 12pm to 3pm <input type="checkbox"/> After 3pm to 6pm		

GUARANTOR 2 DETAILS

Full Name as in NRIC / Passport		
Residential Address <input type="checkbox"/> As per NRIC <div style="text-align: right;">Postal Code _____</div>	Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR since _____ (DD/MM/YYYY) <input type="checkbox"/> Others (please specify): _____	
Type of Residence <input type="checkbox"/> Landed <input type="checkbox"/> Private Apartment/ Condo <input type="checkbox"/> Executive Condo/ HUDC <input type="checkbox"/> HDB Length of stay () Years	NRIC/Passport Number _____	Date of Birth (DD/MM/YYYY) _____
Position in Company <input type="checkbox"/> Managing Director <input type="checkbox"/> Director <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Others Please specify: _____	Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's <input type="checkbox"/> Rented (S\$ _____ per month)	
Contact Numbers (Office) _____ (HP) _____ (Email) _____		

GUARANTOR 3 DETAILS

Full Name as in NRIC / Passport		
Residential Address <input type="checkbox"/> As per NRIC <div style="text-align: right;">Postal Code _____</div>	Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR since _____ <div style="text-align: center; font-size: small;">(DD/MM/YYYY)</div> <input type="checkbox"/> Others (please specify): _____	
Type of Residence <input type="checkbox"/> Landed <input type="checkbox"/> Private Apartment/ Condo <input type="checkbox"/> Executive Condo/ HUDC <input type="checkbox"/> HDB Length of stay () Years	NRIC/Passport Number 	Date of Birth <div style="font-size: small;">(DD/MM/YYYY)</div>
Position in Company <input type="checkbox"/> Managing Director <input type="checkbox"/> Director <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Others Please specify: _____	Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's <input type="checkbox"/> Rented (S\$ _____ per month)	
Contact Numbers (Office) _____ (HP) _____ (Email) _____		

GUARANTOR 4 DETAILS

Full Name as in NRIC / Passport		
Residential Address <input type="checkbox"/> As per NRIC <div style="text-align: right;">Postal Code _____</div>	Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR since _____ <div style="text-align: center; font-size: small;">(DD/MM/YYYY)</div> <input type="checkbox"/> Others (please specify): _____	
Type of Residence <input type="checkbox"/> Landed <input type="checkbox"/> Private Apartment/ Condo <input type="checkbox"/> Executive Condo/ HUDC <input type="checkbox"/> HDB Length of stay () Years	NRIC/Passport Number 	Date of Birth <div style="font-size: small;">(DD/MM/YYYY)</div>
Position in Company <input type="checkbox"/> Managing Director <input type="checkbox"/> Director <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Others Please specify: _____	Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's <input type="checkbox"/> Rented (S\$ _____ per month)	
Contact Numbers (Office) _____ (HP) _____ (Email) _____		

GUARANTOR 5 DETAILS

Full Name as in NRIC / Passport		
Residential Address <input type="checkbox"/> As per NRIC <div style="text-align: right;">Postal Code _____</div>	Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR since _____ <div style="text-align: center; font-size: small;">(DD/MM/YYYY)</div> <input type="checkbox"/> Others (please specify): _____	
Type of Residence <input type="checkbox"/> Landed <input type="checkbox"/> Private Apartment/ Condo <input type="checkbox"/> Executive Condo/ HUDC <input type="checkbox"/> HDB Length of stay () Years	NRIC/Passport Number 	Date of Birth <div style="font-size: small;">(DD/MM/YYYY)</div>
Position in Company <input type="checkbox"/> Managing Director <input type="checkbox"/> Director <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Others Please specify: _____	Residence Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's <input type="checkbox"/> Rented (S\$ _____ per month)	
Contact Numbers (Office) _____ (HP) _____ (Email) _____		

ACKNOWLEDGEMENT AND DECLARATION (For Borrower)

To: United Overseas Bank Limited (the “**Bank**”)

For cases where the Borrower is a corporation/ partnership/ sole proprietor set up by an individual/ sole proprietor set up by a corporation

For the purpose of and to induce the Bank to process the Borrower’s application for the Loan (as defined in the UOB Business Loan Terms and Conditions as defined below), I/we, the Borrower, or for and on behalf of the sole proprietor (as the case may be), by my/our signature(s) hereby acknowledge and declare as follows:-

1. I/We acknowledge receipt of the following documents and confirm that I/we have read, understood, accepted and agree to be bound by the terms and conditions therein:-
 - (i) the prevailing UOB Business Loan Terms and Conditions (“**UOB Business Loan Terms and Conditions**”); and
 - (ii) the prevailing Standard Terms and Conditions Governing Banking Facilities of the Bank.
2. (i) I/We confirm that the information given in this application is true, correct and complete. I/we have not withheld any material fact/information which if disclosed, will give cause for the Bank to reject this application or to withdraw or recall the BizMoney Loan, the WCL, the TBL and, where applied for, the Unsecured Overdraft Loan, if granted.
(ii) I/We shall promptly notify the Bank in writing if any information given becomes inaccurate or misleading or changes in any way before this application is approved or whilst the Loan is still outstanding.
(iii) I/we shall supply any additional information and documentary proof as the Bank may require from time to time in connection with this application and/or the Loan.
(iv) I/We will execute all documents and instruments and do all acts and things as may be required by the Bank from time to time in connection with this application and/or the Loan.
3. I/We agree that the Loan shall be governed by the terms and conditions of the Bank that are in force and applicable to the Loan (including, but not limited, to the terms and conditions referred to under Item 1 above) and which may be amended or supplemented by the Bank from time to time.
4. Where the Borrower is a corporation or a sole proprietor set up by a corporation, I/We confirm that the Constitution of the Borrower provided to the Bank is the most-up-to date copy and that it contains a provision for the directors to exercise all the powers of the Borrower to borrow money.
5. Where the Borrower is a partnership, I/We confirm that the Partnership Agreement of the Borrower provided to the Bank is the most-up-to date copy and that it contains a provision for the partners to exercise all the powers of the Borrower to borrow money.
6. (i) I/We agree and acknowledge that the Bank has the absolute right to approve or reject this application without assigning any reason whatsoever and that the documents submitted and accompanying this application or which may be furnished by me/us from time to time shall become and remain the property of the Bank regardless of whether my/our application is approved or not and I/we shall not claim for the return of any of these documents. If the Bank rejects this application, no contractual relationship arises between me/us and the Bank in connection with this application.
(ii) I/We agree and acknowledge that if the Bank accepts this application, the BizMoney Guard (if any) granted by the Bank in connection with the existing BizMoney Loan that I/we are refinancing pursuant to this application will be immediately cancelled.
7. Without prejudice to the Bank’s rights to disclose information relating to its customers under common law, the Banking Act or otherwise and the UOB Business Loan Terms and Conditions, I/We the undersigned hereby authorise and give the Bank consent to disclose any information and particulars relating to me/us, any guarantor, the Borrower, this application, the BizMoney Loan, the WCL, the TBL and, where applicable, the Unsecured Overdraft Loan, and the Loan to any of the Bank’s Head office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, any credit bureau, the Bank’s agents, contractors and any other persons for any purpose as the Bank deems fit in the Bank’s absolute discretion without any liability or notice to the Borrower, any guarantor and me/us.
8. I/We the undersigned hereby authorize and give the Bank my/our irrevocable consent to:-
 - (i) conduct credit checks on the Borrower, me/us (including, but not limited to, checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to the Borrower, me/us and/or any guarantor or any of the Borrower’s, my/our and/or any guarantor’s account(s) with the Bank to any other party or source (including, but not limited to, any of the Bank’s related companies, advisors, credit bureaus, credit reference agents, insurance providers, Housing Development Board (HDB) or Central

Keyman's Initials	Certified by

Provident Fund (CPF) Board or governmental authorities/agencies) as the Bank may from time to time deem fit at the Bank's own absolute discretion and without any liability or notice to the Borrower, me/us or the guarantor.

(ii) obtain information such as business location, platform registration information, transaction data (including but not limited to historical sales, order counts and sales revenue), seller rating and performance and such other relevant information relating to the Borrower from the Bank's collaborating partner and/or its affiliated companies for the purposes of evaluating this application and for portfolio monitoring purposes should this application be approved. Consequently, I/We consent to such collaborating partner and/or its affiliated companies disclosing the abovementioned information it has about the Borrower to the Bank;

(iii) disclose any information whatsoever concerning any matter or transaction in relation to the Loan and any other facility granted or to be granted by the Bank from time to time, any security relating thereto and any information whatsoever regarding the Borrower's accounts or affairs in accordance with the Bank's right of disclosure as set out in the Application Form, the BizMoney and SME WCL Terms and Conditions and the Standard Terms.

(iv) use the Borrower's UOB Current Account stated below as the Operating Account for the Loan and to debit all commissions, costs, fees, charges and expenses (including, but not limited to, instalment payments, capital repayments and interest thereon) from the Operating Account or any other account(s) which the Borrower or /we has/have or may have with the Bank; or

if no account number is stated below, use the UOB current account to be opened by the Borrower with the Bank pursuant to the completed Account Opening Forms forwarded together with the Application Form as the Operating Account and to debit all commissions, costs, fees, charges and expenses (including, but not limited to, instalment payments, capital repayments and interest thereon) from the Operating Account or any other account(s) which the Borrower has or I/we have or may have with the Bank.

9. This is to confirm that neither the Borrower nor the undersigned nor any of our partners or directors or any guarantor is the subject of any litigation proceedings. I/We further confirm that the Borrower do not have any other credit facilities with any other bank except as disclosed herein. I/We confirm that if the Borrower obtains any credit facilities from any other bank in the future, I/We will inform the Bank immediately and give details thereof.
10. I/We confirm that I/we have read and understood the Bank's Privacy Notice (Corporate) (available at www.uob.com.sg and at 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 and Research Purpose as described in the Bank's Privacy Notice (Corporate).
11. Where this application is made to obtain the SME Working Capital Loan and/or Temporary Bridging Loan, I/we confirm that if approved, the loan shall only be used for working capital and/or business expansion purposes. I/We further confirm that the loan shall not be used for the repayment of other facilities I/we have with the Bank.

UOB Current Account for UOB Business Loan	UOB Current Account Number: _____
_____ (Signature) Name of authorised signatory of Company / Borrower : Date:	_____ (Signature) Name of authorised signatory of Company / Borrower : Date:
_____ (Signature) Name of authorised signatory of Company / Borrower : Date:	_____ (Signature) Name of authorised signatory of Company / Borrower : Date:

ACKNOWLEDGEMENT AND DECLARATION (For Guarantor)

To: United Overseas Bank Limited (the “Bank”)

For the purpose of and to induce the Bank to process the Borrower’s application for the BizMoney Loan, the WCL, the TBL (and also, where applied for, the Unsecured Overdraft Loan (each as defined in the UOB Business Loan Terms and Conditions), I/we by my/our signature(s) hereby acknowledge and declare as follows:-

1. (i) I/We confirm that the information given in this application is true, correct and complete. I/we have not withheld any material fact/information which if disclosed, will give cause to the Bank to reject this application or withdraw or recall the Loan (as defined in the UOB Business Loan Terms and Conditions).
- (ii) I/We shall promptly notify the Bank in writing if any information given becomes inaccurate or misleading or changes in any way before this application is approved or whilst the Loan is still outstanding.
- (iii) I/we shall supply any additional information and documentary proof as the Bank may require in connection with this application and/or the Loan.
- (iv) I/We will execute all documents and instruments and do all acts and things as may be required by the Bank in connection with this application and/or the Loan.
2. Without prejudice to the Bank’s rights to disclose information relating to its customers under common law, the Banking Act or otherwise and the prevailing UOB Business Loan Terms and Conditions, I/We the undersigned hereby authorise and give the Bank consent to disclose any information and particulars relating to me/us and this application to any of the Bank’s Head office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, any credit bureau, the Bank’s agents, contractors and any other persons for any purpose as the Bank deems fit in the Bank’s absolute discretion without any liability or notice to and me/us.
3. I/We the undersigned hereby authorize and give the Bank my/our irrevocable consent to conduct credit checks on me/us (including, but not limited to, checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to me/us or any of my/our account(s) with the Bank to any other party or source (including, but not limited to, any of the Bank’s related companies, advisors, credit bureaus, credit reference agents, insurance providers, Housing Development Board (HDB) or Central Provident Fund (CPF) Board or governmental authorities/agencies) as the Bank may from time to time deem fit at the Bank’s absolute discretion and without any liability or notice to me/us.
4. This is to confirm that none of the undersigned below are the subject of any litigation proceedings. I/We further confirm that I/we have not guaranteed any other person or firm or corporation. I/We confirm that if I/we do furnish any guarantee for any other person or firm or corporation in the future, I / we will inform the Bank immediately and give details thereof.
5. I/We confirm that I/we have read and understood the Bank’s Privacy Notice (Corporate) (available at www.uob.com.sg and at 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 and Research Purpose as described in the Bank’s Privacy Notice (Corporate).

<p>_____ (Signature)</p> <p>Name of Guarantor:</p> <p>Date:</p>	<p>_____ (Signature)</p> <p>Name of Guarantor:</p> <p>Date:</p>
<p>_____ (Signature)</p> <p>Name of Guarantor:</p> <p>Date:</p>	<p>_____ (Signature)</p> <p>Name of Guarantor:</p> <p>Date:</p>

FOR BANK USE

“For Borrower who wants to open a new UOB Current account with the Bank for the Loan” only

TO : CAC

**UOB Current Account
for UOB Business Loan**

Name of Borrower : _____

UOB current account Number : _____

Name of Sales Officer

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**MANDATE/BOARD/DIRECTOR(S) RESOLUTION/MINUTES OF MEETING
(WHERE BORROWER IS A CORPORATION/PARTNERSHIP/SOLE PROPRIETORSHIP SET
UP BY A CORPORATION)**

For cases where the Borrower is a corporation/ partnership/ sole proprietorship set up by a corporation

To: United Overseas Bank Limited

Date: _____

FACILITIES FROM UNITED OVERSEAS BANK LIMITED

Borrower: _____ (“Borrower”)
(Registration No. _____)

Sole Proprietorship: _____ (“Sole Proprietorship”) (if applicable)

The directors/members/partners of the Borrower resolved / decided that:

- (1) That the Borrower, acting by its Authorised Signatory (described below), be and is hereby authorized to apply for the Loan (as defined in the UOB Business Loan Terms and Conditions) from United Overseas Bank Limited (“Bank”):-
 - (a) of such amount and tenure as may be stated by the Authorised Signatory in the Bank’s application form (“**Application Form**”); and
 - (b) on the Bank’s terms and conditions in the following documents which the Borrower acknowledges may be amended, supplemented or replaced by the Bank from time to time:-
 - (i) the Application Form;
 - (ii) the UOB Business Loan Terms and Conditions (“**UOB Business Loan Terms and Conditions**”);
 - (iii) the Bank’s Standard Terms and Conditions governing Banking Facilities (“**Standard Terms**”); and
 - (iv) the letter (“**Confirmation Letter**”) to be sent by the Bank prior to disbursement (and where applicable, availability) of the Loan (as defined in the UOB Business Loan Terms and Conditions) setting out the terms of the Loan including the Loan tenure, interest rate, facility fee, instalment repayment amounts and the guarantees and other securities for the Loan.
- (2) The Borrower accepts the loan amount and tenure of the Loan (as defined in the UOB Business Loan Terms and Conditions) which the Bank decides to grant notwithstanding that the loan and tenure of the Loan may differ from what is stated in the Application Form.
- (3) The Borrower agrees:-
 - (a) that the Loan and all monies and liabilities (whether actual, contingent or otherwise) owing or payable by the Borrower from time to time shall be secured by the guarantee(s) (“**Guarantee(s)**”) from the guarantor(s) (“**Guarantor(s)**”) listed in the Confirmation Letter.
 - (b) to cause the Guarantor(s) to agree that the Guarantee(s) shall additionally secure the Loan and all monies and liabilities (whether actual, contingent or otherwise) owing or payable by the Borrower and to provide all such documentation as may be requested by the Bank.
- (4) The persons (“**Authorised Signatory**”) named below be and is/are hereby authorized to singly*/jointly*, for and on behalf of and in the name of the Borrower:-
 - (a) to sign the Application Form, any acceptance and any other documents (including but not limited to, the Confirmation Letter) as may be required by the Bank from time to time in connection with the Loan;
 - (b) to apply for any Loan and for such amount and tenure as the Authorised Signatory may decide at his/their discretion;
 - (c) to accept the terms of the Loan offered by the Bank including, but not limited to, the amount and tenure of the Loan and the interest rate and facility fee payable;
 - (d) to approve and agree to any amendment, addition, modification and/or variation thereto and the terms of the Loan; and

**MANDATE/BOARD/DIRECTOR(S) RESOLUTION/MINUTES OF MEETING
(WHERE BORROWER IS A CORPORATION/PARTNERSHIP/SOLE PROPRIETORSHIP SET
UP BY A CORPORATION)**

(e) to negotiate and instruct on any matter relating to the Loan and to do all such acts, matters or things on behalf of the Borrower which the Borrower may need to do from time to time.

<u>Authorised Signatory</u> (Any One*/Two* to sign)	<u>Specimen Signature</u>

- (5) The Borrower gives consent to the Bank to conduct any credit checks on the Borrower and obtain disclose any information whatsoever concerning any matter or transaction in relation to the Loan and any other facility granted by the Bank from time to time, any security relating thereto and any information whatsoever regarding the Borrower's and/or if applicable, the Sole Proprietorship's accounts or affairs in accordance with the Bank's right of disclosure as set out in the Application Form, the UOB Business Loan Terms and Conditions and the Standard Terms.
- (6) The Borrower agrees to the Bank debiting all commissions, costs, fees, charges and expenses (including but not limited to instalment payments, capital repayments and interest thereon) from its Operating Account (as defined in the UOB Business Loan Terms and Conditions) or any other account(s) which the Borrower have or may have with the Bank.
- (7) That the Common Seal of the Borrower be affixed in accordance with the Borrower's Constitution to any document required to be executed under seal in connection with the Loan or that any document required to be executed under seal in connection with the Loan be executed in accordance with Section 41B of the Companies Act.
- (8) That these Resolutions shall remain in full force and the Bank may rely on these Resolutions and the instructions given by the aforesaid authorized person(s) until the Bank has received and accepted to be in order, written notice of amendment or revocation of their authority and has had a reasonable period of time to give effect to the notice. The Bank shall be entitled to a reasonable period of not less than seven (7) business days from receipt of notice to process the notice. Before the Bank has updated its record, the Bank may act in reliance on the mandates in force prior to receipt of the notice.
- (9) That in these Resolutions, any reference to "Borrower" shall also mean a reference to the Borrower as the owner of the Sole Proprietorship (if applicable).

For Cases where the Borrower is a corporation / sole proprietorship set up by a corporation

CERTIFIED TRUE EXTRACT by

Name of Director:

Name of Director*/Company Secretary*:

Date: _____

**MANDATE/BOARD/DIRECTOR(S) RESOLUTION/MINUTES OF MEETING
(WHERE BORROWER IS A CORPORATION/PARTNERSHIP/SOLE PROPRIETORSHIP SET
UP BY A CORPORATION)**

** To delete where inapplicable.*

For Cases where the Borrower is a corporation with a Single Director / Where the Single Director passes the Resolution

Name of Director:

Date: _____

For Cases where the Borrower is a partnership

CERTIFIED TRUE EXTRACT by
(All Partners of Partnership / Limited Liability Partnership to sign)

Partner's Name:

Partner's Name:

Partner's Name:

Date: _____