

# 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** dated within the last 6 months with your full local residential address if it differs from your NRIC address (Refer to List of billing proof documents below)
- Salaried Employees (Fixed Monthly Salary ≥ S\$2,500): A or B or D
  Salaried Employees (Fixed Monthly Salary < S\$2,500): A or C or D</li>
  Salaried Employee (Length of employment < 3 months): B and F</li>
- Self-Employed/Commission-based Employees (more than 2 years employment):
  Self-Employed/Commission-based Employees (less than 2 years employment):
- Self-Employed/Commission-based Employees (less than 2 years employment):
  Private hire drivers (e.g. Grab, Gojek etc):
- Retiree: E and/or H and/or I and/or J

#### **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** dated within the last 6 months with your full local residential address if it differs from your NRIC address (Refer to List of billing proof documents below); **and**
- 4. Income Documents (Refer to List of Income Documents below): B or F

List of Income Documents					
Α	Latest 12 months' CPF Contribution History Statement <sup>1</sup>				
В	Latest Computerised Payslip (in Singapore Dollar currency)				
С	Latest 3 months' Computerised Payslip (in Singapore Dollar currency)				
D	Latest Income Tax Notice of Assessment <sup>2</sup> and A or B				
Е	Latest Income Tax Notice of Assessment <sup>2</sup> (For customers who has rental income, please also provide latest				
	copy of tenancy agreement)				
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				
Н	Latest 3 months of Personal Bank statement in SGD showing monthly pension payout				
I	Latest 3 months of CPF monthly payouts history statement showing CPF Life payout or Personal bank				
	statement in SGD showing CPF Life payout				
J	Latest 12 months personal bank statement in SGD showing dividend or interest income				

List of Billing Proof Documents (dated within last 6 months)				
1	Telecommunication / Internet/Cable TV bill			
2	Service and Conservancy bill from town council			
3	Utilities bill			
4	Credit Card / Bank statement			
5	Insurance bill / statement / letter			
6	Tenancy agreement for residence			
7	Bill / statement / letter from HDB, IRAS (e.g. Income Tax, Property Tax, etc) or LTA (e.g. Road Tax)			
8	Statements / documents of any Singapore Government Agency which contains the full name and address			
9	Statement / letter from CPF			
10	An employment letter from the employer addressed to the employee with address stated.			



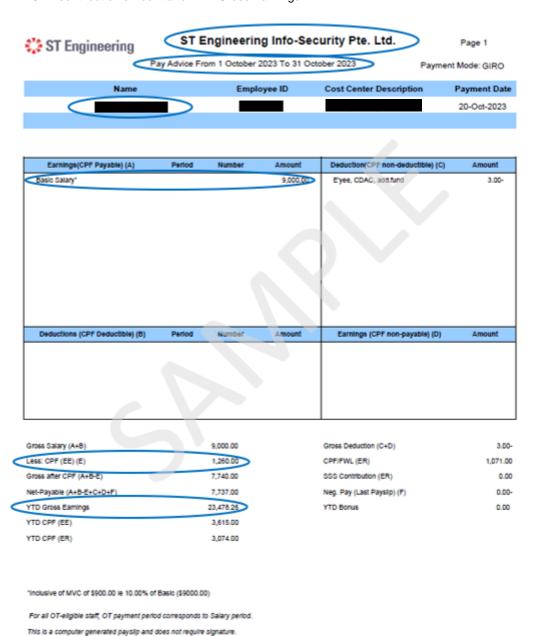
### Note

- 1. For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$7,400 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\$7,400.
- 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





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



### Earnings details

Weekly Total	\$\$1,025.59
Total Deductions	-247.71
Total Earnings	1,273.30
Tips	19.00
Incentives	6.70
Total commission (incl. 8% GST)	-247.71
Other earnings	267.58
Fares	980.02
Transport net earnings	999.89
Description	Amount

#### Tips

Date / Time	Booking ID	Cash Wallet	Credit Wallet	Subtotal
28 October, 5:35PM		2.00		2.00
25 October, 9:29PM		10.00		10.00
25 October, 5:18PM		2.00		2.00