Income Documents Required for Credit Card/Credit Limit Adjustment 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
- 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
- Retirees: E and/or H and/or I and/or J and/or K

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	
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] (For customers who has rental income, please also provide latest copy of tenancy agreement) & latest 3 months' Bank Statements showing Giro rental crediting
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
H	Latest 3 months of Personal Bank statement in SGD showing monthly pension payout
I	Latest 12 months personal bank statement in SGD showing dividend or interest income
J	Latest CPF Life payout history or latest 3 months of Personal bank statement in SGD showing CPF Life payout
K	Latest 12 months CPF Transaction History showing Retirement Sum Scheme (RSS) payout and RSS Balance

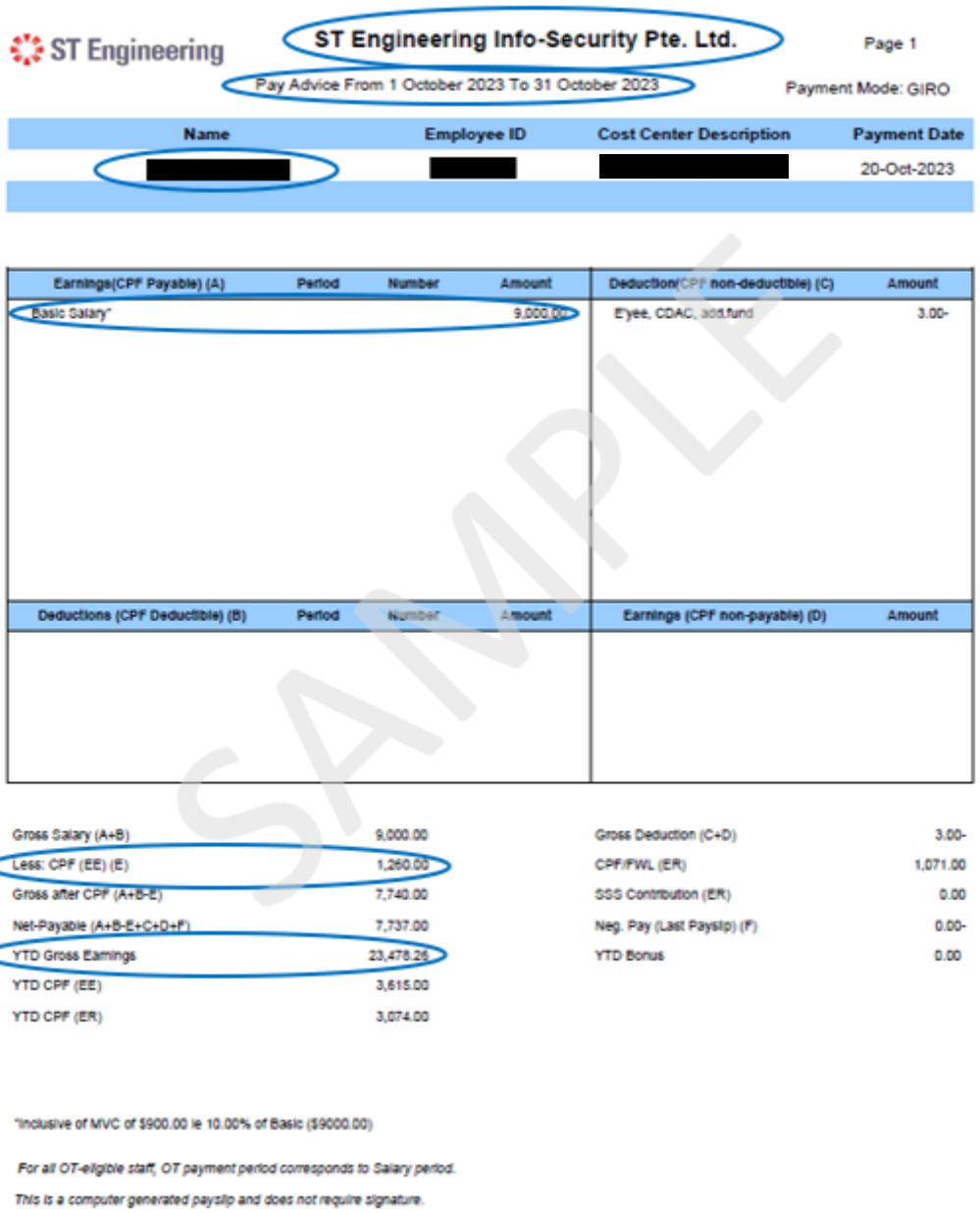
List of Billing Proof Documents (dated within last 6 months)	
1	Telecommunication / Internet/Cable TV bill
2	Service and Conservancy bill from town council
3	Utilities bill
4	Credit Card / Bank statement
5	Insurance bill / statement / letter
6	Tenancy agreement for residence
7	Bill / statement / letter 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$8,000 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$8,000.
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	Payment Date
[redacted]	[redacted]	[redacted]	20-Oct-2023

Earnings(CPF Payable) (A)	Period	Number	Amount
Basic Salary*			9,000.00

Deduction(CPF non-deductible) (C)	Amount
E'yee, CDAC, ads.fund	3.00-

Deductions (CPF Deductible) (B)	Period	Number	Amount

Earnings (CPF non-payable) (D)	Amount

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	23,478.26	YTD Bonus	0.00
YTD CPF (EE)	3,615.00		
YTD CPF (ER)	3,074.00		

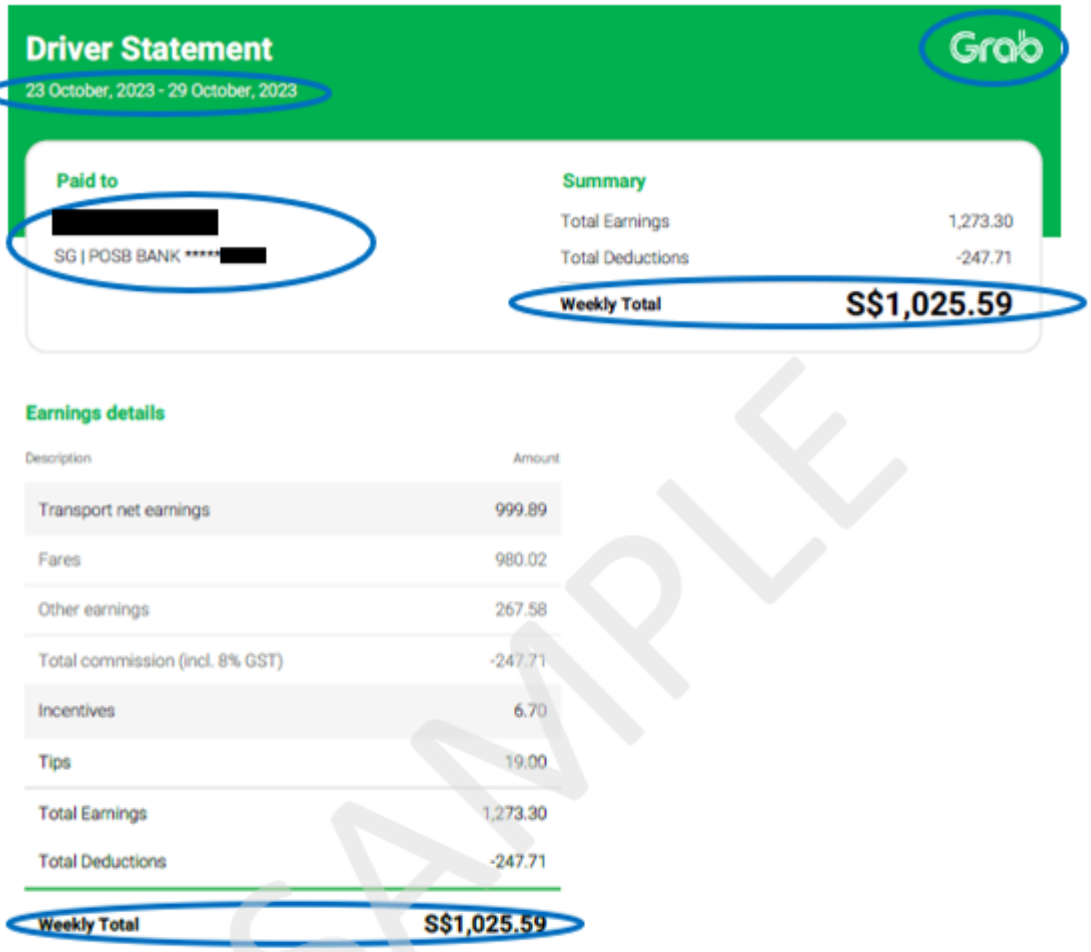
*Inclusive of MVC of $900.00 ie 10.00% of Basic ($9000.00)

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

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

SAMPLE

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

Grab

Paid to

[redacted]

SG | POSB BANK *****[redacted]

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**

SAMPLE

Tips

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