

## 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  $\geq$  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**
  - 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 |   |
|--------------------------|---|
| A                        | Latest 12 months' CPF Contribution History Statement <sup>1</sup>   |
| 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 <sup>2</sup> and A or B  |
| E                        | 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  |
| H                        | 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

- 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            |
| <b>Weekly Total</b> | <b>S\$1,025.59</b> |

### 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           |
| <b>Total Earnings</b>           | <b>1,273.30</b> |
| <b>Total Deductions</b>         | <b>-247.71</b>  |

**Weekly Total** **S\$1,025.59**

### 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     |