

**Reminder!**

- Have you signed the application form?
- filled in ALL fields in the application form?
- attached ALL the required documents?

**BUSINESS REPLY SERVICE  
PERMIT NO. 08908**



UNITED OVERSEAS BANK LIMITED  
**UOB CARDS & PAYMENTS**  
ROBINSON ROAD P.O. BOX 1688  
SINGAPORE 903338



# A card that complements your success

UOB SMA Card

## ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the Singapore Medical Association, you deserve all the privileges of owning the UOB SMA Platinum Card.



Be spoilt for choice with UOB Dining Privileges. Enjoy **exclusive 1-for-1 deals** and other dining offers.



**Best Fuel Savings** - Up to 20.8% at Shell and up to 24% at SPC. Visit [uob.com.sg/fuelpower](http://uob.com.sg/fuelpower) for more details.

**UOB\$**



Get instant cashback and offset your next transaction with UOB\$ at participating outlets including Cold Storage and Cathay Cineplexes.

Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000** cash or **4 times<sup>^</sup> your monthly income**, whichever is lower.



<sup>^</sup> The credit limit of your UOB Card account can go up to four times your monthly income or S\$200,000, whichever is lower, if you do not have any UOB unsecured credit facilities. Credit limit is pegged to your prevailing earned income.

Terms and conditions apply. Please log on to [uob.com.sg](http://uob.com.sg) for the complete listing and conditions.

## UOB CASHPLUS



## UOB CASHPLUS. THE MOST WAYS TO GET EXTRA CASH.



### 24/7 access via Internet Banking

Use UOB CashPlus to transfer funds or make payments online through UOB Personal Internet Banking.



### All UOB Branches islandwide

Access cash from over 40 UOB Branches in Singapore.



### Complimentary chequebook

Ease of paying anyone.



### 1,200<sup>1</sup> ATMs islandwide

Withdraw cash instantly from ATMs in Singapore.



### Extra pluses with UOB CashPlus Visa Card

- 10% cashback<sup>2</sup> on all purchases.
- Up to 10% UOB\$ cashback<sup>2</sup> at participating merchants.
- Exclusive UOB Cards shopping and dining privileges.

Apply and get up to 6X your salary or S\$200,000<sup>3</sup>. Visit [uob.com.sg/cashplus](http://uob.com.sg/cashplus) for full details.

<sup>1</sup> Includes OCBC ATMs under the same shared ATM network.

<sup>2</sup> Terms and conditions apply. Visit [uob.com.sg/cashplus](http://uob.com.sg/cashplus) for details. For fees and interests on UOB CashPlus, please see overleaf or visit [uob.com.sg/cashplus](http://uob.com.sg/cashplus)

<sup>3</sup> Credit limit is subject to approval. Get up to 6X your monthly salary or S\$200,000, whichever is lower, if you earn above S\$10,000 a month. Or up to 4X your monthly salary if you earn between S\$2,500 to S\$10,000 a month.

## GENERAL INFORMATION ON UOB CREDIT CARDS AND UOB CASHPLUS

Product name	UOB Credit Card
Interest-free period	Up to 21 days from statement date if outstanding is paid in full.
Interest on purchases (where applicable)	26.9% per annum subject to a minimum charge of S\$3, calculated on a daily basis from the date of the transaction, on any amount remaining unpaid (including late payment charges) until such outstanding is paid in full.
Interest on cash advances	28% per annum on all outstanding on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the date the outstanding is paid in full.
Additional Interest	3% per annum on top of prevailing interest on any amount remaining unpaid if the minimum payment due on your Card Account is not received by the due date specified in your Card statement (Due Date). The additional interest, calculated on a daily basis, will be imposed from the date of the next Card statement following the Due Date. Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in three consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those three consecutive Card statements.
Minimum monthly payment	3% of current balance or S\$50, whichever is higher, plus any overdue amounts.
Late payment charges	S\$100 if minimum payment is not received by due date.
Annual membership fee	Free for life
Cash advance fee	8% of cash advance amount subject to a minimum fee of \$15.
Fees for foreign currency transactions	All transactions in foreign currencies will be subject to an administrative fee of 3.25%.
International Processing Fee	Transactions made in SGD and processed outside Singapore using Visa or MasterCard will be subject to a fee of 1% of the transaction amount.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding Card Account balance exceeds the total Credit Limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on What Should Know About Credit Cards at <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> ).
Replacement fee	\$20
There may be circumstances in which you have to pay other fees. Please log on to <a href="http://uob.com.sg">uob.com.sg</a> for the complete terms and conditions (Cardmembers Agreement).	

Product name	UOB CashPlus
Interest-free period	Not applicable.
Interest on purchases (where applicable)	20.9% per annum (subject to a minimum charge of S\$10 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made).
Additional Interest	29.98% per annum (subject to a minimum charge of S\$10 per month) is applicable if no minimum payment is made. It is calculated on a daily basis, from a day after due date until minimum payments are made in full for three consecutive months on the respective payment due dates in the monthly statement.
Minimum monthly payment	2% of outstanding balance or S\$30, whichever is higher.
Late payment charges	S\$120 if minimum payment is not received by due date.
Annual membership fee	S\$120 per annum (waived for the 1 <sup>st</sup> year).
Fees for foreign currency transactions	For UOB CashPlus Visa Card, all Visa transactions in foreign currencies will be subject to an administrative fee of 3.1%.
International Processing Fee	Transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.
Overlimit Fee	A fee of S\$50 will be imposed if the total outstanding balance exceeds the total credit limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on What Should Know About Credit Cards at <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> ).
There may be circumstances in which you have to pay other fees. Please log on to <a href="http://uob.com.sg/cashplus">uob.com.sg/cashplus</a> for the complete terms and conditions (Terms and Conditions Governing UOB CashPlus).	

Postage will be paid by addressee. For posting in Singapore only.

United Overseas Bank Limited Tel: 1800 222 2121

UOB SMA CARD ANNUAL FEE

Table with columns for Card Type and Annual Fee. Principal Card: Free for life; 1st Supplementary Card: Free for life; 2nd and subsequent Supplementary Card(s): S\$96.30

APPLICATION REQUIREMENTS

Table comparing UOB SMA Card and UOB CashPlus. Columns include Citizenship, Age of Applicants, Age of Supplementary Card Applicants, and Minimum income.

If you do not meet the above requirement, a minimum fixed deposit of S\$10,000 is required for UOB SMA Card. Visit UOB Branches for more information.

MANDATORY DOCUMENTS

Please submit a printed copy of the documents stated below (as applicable to you) with the completed application form:

- Singapore Citizen/Permanent Resident
• NRIC (front and back) for Principal and Supplementary Applicant (if applicable) AND
• Income Documents (Refer to List of Income Documents below)
• Latest billing proof (within the last 6 months) as per your local residential address (eg telephone bill or utilities bill etc) for Principal and Supplementary Applicant (if applicable) if differs from address in NRIC
• Salaried Employees (Fixed Salary ≥ S\$2,500): A or B or D
• Variable-Income Employees (Fixed Salary < S\$2,500): A or C or D
• Commission-Based Employees/Self-Employed: E

Foreigners

- Valid Passport (with at least 6 months' validity and for ALL nationalities) for Principal and Supplementary Applicant (if applicable) AND
• Employment Pass (EP or S Pass with at least 6 months' validity) AND
• Latest billing proof (within the last 6 months) as per your local residential address (eg telephone bill or utilities bill etc) for Principal and Supplementary Applicant (if applicable) AND
• Income Documents (Refer to List of Income Documents below) B or D or F

List of Income Documents

- A Latest 12 months' CPF Contribution History Statement\*
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\* with either A or B
E Latest Income Tax Notice of Assessment\*
F Company Letter certifying Employment and Monthly Salary (in Singapore Dollar currency) dated within 3 months

Notes:

- 1. For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000 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\$6,000.
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: (i) update the Credit Limit on your UOB Cards or there has been a change in your employment; or (ii) apply for UOB CashPlus Application
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 income documents if deemed necessary.

Website: uob.com.sg

Date Received:

Yes, I would like to have my new card(s) couriered to my mailing address at a nominal fee of S\$10. Please complete all fields and attach the required documents. Applications with incomplete information or supporting documents will result in delay in processing. Existing UOB Principal Cardmembers only need to complete Section 1 and sign under Section 6. For your convenience, no income documents will be required. If you have had a change of employment, please also complete Section 2 and attach your updated income documents. If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau websites listed below.

1. TELL US ABOUT YOURSELF (Denotes Mandatory Fields)

Personal information form including fields for Name, Gender, NRIC/Passport No., Date of Birth, Nationality, Employment Pass Expiry Date, and Passport Expiry Date.

Home and contact information form including fields for Marital Status, Highest Educational Qualification, Home Telephone, Office Telephone, Home address, and Street/Building Name.

2. YOUR EMPLOYMENT DETAILS (Denotes Mandatory Fields)

Employment details form including fields for Company Name, Length of Service, Annual Gross Income, Basic Monthly Income, Office Address, and Postal Code.

Business/Industry form including multiple choice options for Business Services, Occupation, and Government Officer roles.

3. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

Supplementary card application form including fields for Name, NRIC/Passport No., Passport Expiry Date, Gender, Date of Birth, Relationship to Principal Applicant, and Home Telephone.

Home and contact information form for supplementary card applicant including fields for Home address, Street/Building Name, Postal Code, Residential Status, Years of Residence, and E-Mail Address.

4. ADDITIONAL SUPPLEMENTARY CARD APPLICANT'S INFORMATION (Applicable if Supplementary Card applicant is not a Singapore Citizen or Singapore Permanent Resident)

Additional supplementary card applicant information form including fields for Do you hold a valid pass, Employment Pass, S-Pass, Work Permit, and Source(s) and Amount(s) of Any Other Income.

5. UOB CASHPLUS

Yes! I want to enjoy UOB CashPlus with the first year annual fee waiver of S\$120. CASHPLUS logo.

Definition of U.S. Person: U.S. Person means a U.S. Citizen or resident individual, a partnership or corporation organized in the U.S. or under the laws of the U.S. or any state of the U.S., a trust if (i) a court within the U.S. would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of trust, and (ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.

I hereby declare and confirm to the bank that I am not a citizen or permanent resident of the U.S. I was not born in the U.S. I am not a U.S. Person. In the event I become a U.S. Person (citizen or permanent resident), I further agree- to notify the Bank within 30 days of such change and provide all information and documents requested by the Bank.

Additional Identity/Passport Information form including fields for ID Type, ID/Passport number, ID/Passport expiry date, and ID/Passport issuing country.

Applicable if you are a U.S. Person or hold other citizenship/permanent resident status in addition to section 1. ID Type: Identification Certificate / Passport. Applicant's Signature.

6. PREFERRED CREDIT LIMIT

Preferred credit limit form including options for Preferred UOB Credit Card(s) Limit and Preferred UOB CashPlus Limit.

7. DECLARATION AND AUTHORISATION (Please read before signing)

I/We would like to be kept informed of promotions, offers, products and/or services marketed by United Overseas Bank Limited and its related corporations (UOB Group Members) and, where applicable the co-brand partner associated with the card applied for in this application (Co-Brand Partner) and I/We hereby give my/our consent to any UOB Group Member and the Co-Brand Partner to contact me/us via all modes of communication (voice calls, SMS/MMS) using my/our telephone numbers in your records.

Signature and date section for Principal Applicant and Supplementary Applicant.

\* Please delete where appropriate. The provision of this application form does not automatically indicate that United Overseas Bank Limited will accept the contents and issue a UOB Card. United Overseas Bank Limited reserves the right to reject the application without assigning any reason whatsoever.

Barcode for CCALONSG019 and SC: 50020. Table with columns for FOR BANK USE: Promo (CC), Source (CP), Pd't Type(CP), RC, Promo (CF), Card Org/Type, LR/MR/HR, RR Nxt Rev DD, Main, Sup, Credit Limit, Freend, Card Fee Dt, Census (AI), Review Code, BC, Exp, Officer Name.

All information is correct at the time of print.

8. DECLARATION OF APPLICANT

(IMPORTANT: PLEASE READ BEFORE SIGNING) Credit Cards and CashPlus Declaration (CAPCPDA-v8.1-011021) I/We hereby: represent and warrant- that all information provided by me/us in this application and in any other document submitted to you is true, accurate and complete and if there is a change in the information provided or becomes inaccurate in any way, I/we shall promptly notify you of the change or inaccuracy; at the time of this application, I am/we are not an undischarged bankrupt and there has been no statutory demand served on me/us or any legal proceeding commenced against me/us; and that I/we have provided full and complete information in relation to my/our Nationality including dual/multiple Nationalities if any and I/we shall inform the Bank in writing of any changes to my/our Nationality.

I agree:- you may review and change my credit limit at any time without prior notice to me/us; in addition to the modes and manner you may send notices and communications to me/us under the Terms, you may send notices and communications to me/us in any mode and manner you deem appropriate to my/our last known address, facsimile, telephone/mobile phone number and/or electronic mail address in your records; the card applied for in this application (Card) will be renewed upon its expiry without further reference to me/us unless the Card account(s) is terminated before that; the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cardmembers, annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect of his/her card; and if the card applied for in this application comes with a NETS FlashPay, Network for Electronic Transfer (Singapore) Private Limited (NETS) is the holder and operator of the NETS FlashPay stored value facility.

9. IMPORTANT INFORMATION TO NOTE

- Preferred credit limit: (i) Preferred credit limit must be in multiples of S\$500; the aggregate preferred credit limit for UOB Credit Card(s) and UOB CashPlus stipulated above must not exceed 4x of your monthly income or S\$200,000, whichever is lower. (ii) UOB has the right to assign you a credit limit that is lower than your preferred credit limit indicated above for UOB Credit Card(s) and UOB CashPlus if you have any UOB unsecured credit facility and/or your income documents reflect a lower earned income. UOB reserves the right to assign a credit limit that is lower than your preferred credit limit indicated above for UOB Credit Card(s) and UOB CashPlus if you have any UOB unsecured credit facility and/or your income documents reflect a lower earned income. (iii) The preferred credit limit indicated above for UOB Credit Card(s) will also be assigned to all your current Principal UOB Credit Card(s), if applicable and the preferred credit limit will be the aggregate credit limit for all your current Principal UOB Credit Card(s). (iv) Any credit limit increase will not be applicable to existing Supplementary Cardholder(s), if any, not stated in this application form.

UOB Supplementary Card Preferred Credit Limit I/We hereby: understand that notwithstanding that I/we have indicated a preferred credit limit for the supplementary credit card, UOB has the right to grant me/us a credit limit that is lower than what I/we have indicated in this application form; understand that if no preferred credit limit for the supplementary card is selected, UOB has the right to assign the credit limit(s) at its discretion. I/ we agree and consent to any credit limit assigned by UOB; and acknowledge that the credit limit indicated in this application form is my/our preferred credit limit for the supplementary credit card stated in this application form. The preferred credit limit assigned cannot be higher than the existing aggregate credit limit for all the Principal Cardmember's current Principal UOB Credit Card(s). The preferred credit limit indicated above will not be applicable to existing Supplementary Card, if any, not stated in this application form. For new card applicant For new card applicants without UOB Personal Internet Banking and Mobile Services (PIB/MBK), the mobile phone number provided will be used for SMS-OTPs (One-Time Password), credit card security alerts, and authentication subscriptions. If you already have PIB/MBK, your new card or CashPlus account can be accessed with your existing PIB/MBK username and password. If your mobile phone number has since changed and you wish to have it updated, please contact a Change of Address / Contact Details Form available at uob.com.sg. If you are already an existing UOB Phone Banking customer, your UOB Credit Card account will be linked to your current Access Code and PIN.