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. 02051

United Overseas Bank Limited
Privy Box No. 920969
Singapore 929292

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

A card that complements your success

UOB SMA Card

UOB

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.

Fuel Savings - Up to 14% at Shell and up to 20% at SPC. Visit 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^ your monthly income**, whichever is lower.

^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 for the complete listing and conditions.

UOB CASHPLUS

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[1] ATMs islandwide
Withdraw cash instantly from ATMs in Singapore.

Extra pluses with UOB CashPlus Visa Card
- 10% cashback[2] on all purchases.
- Up to 10% UOB$ cashback[2] at participating merchants.
- Exclusive UOB Cards shopping and dining privileges.

Apply and get up to 6X your salary or S$200,000[3].
Visit **uob.com.sg/cashplus** for full details.

1 Includes OCBC ATMs under the same shared ATM network.
2 Terms and conditions apply. Visit uob.com.sg/cashplus for details. For fees and interests on UOB CashPlus, please see overleaf or visit uob.com.sg/cashplus
3 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)	27.8% 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	28.5% per annum subject to a minimum charge of S$3 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% on the amount converted will be charged (out of which 1% will be retained by Visa).
International Processing Fee	Transactions made in SGD and/or USD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount. Transactions made in HKD and processed outside Hong Kong using Visa 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 https://abs.org.sg/docs/library/abs_creditcards_english.pdf).
Replacement fee	$20
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg 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).
Default 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 four (4) 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 1st 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 https://abs.org.sg/docs/library/abs_creditcards_english.pdf)
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg/cashplus for the complete terms and conditions (Terms and Conditions Governing UOB CashPlus).	

Note: The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change.

United Overseas Bank Limited Tel: 1800 222 2121

UOB SMA CARD ANNUAL FEE

Principal Card	Free for life
1st Supplementary Card	
2nd and subsequent Supplementary Card(s)	S$98.10 (inclusive of 9% GST)

APPLICATION REQUIREMENTS

	UOB SMA Card		UOB CashPlus
Citizenship	Singapore Citizens & Permanent Residents	Foreigners (Employment pass holders only)	Singapore Citizens & Permanent Residents
Age of Applicants	21 years and above		
Age of Supplementary Card Applicants	18 years and above		N.A.
Minimum income	S$30,000 p.a.	S$40,000 p.a.	S$30,000 p.a.

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**
- **Certification of Membership / Registration** (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**
- **Certification of Membership / Registration** (if applicable) **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[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] with either A or B
- E Latest Income Tax Notice of Assessment[2]
- F Company Letter certifying Employment and Monthly Salary (in Singapore Dollar currency) dated within 3 months

Note:

1. For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S$6,800 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$6,800.
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. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd 2 Shenton Way, #20-02 SGX Centre 1 Singapore 068804 Tel: (65) 6565 6363
www.creditbureau.com.sg

1. TELL US ABOUT YOURSELF (+Denotes Mandatory Fields)

Name as in NRIC/Passport*+ (underline surname) ☐ Mr ☐ Ms ☐ Mrs ☐ Mdm ☐ Dr Gender+ ☐ Male ☐ Female

Name to appear on Card, including surname+ (within 19 spaces)

NRIC/Passport/PR* No.+ For Singaporeans, please provide NRIC no. only Singapore PR+ ☐ Yes ☐ No

Passport Expiry Date+ (DDMMYYYY) For Non-Singaporeans only

Employment Pass Expiry Date+ (DDMMYYYY) For Non-Singaporeans only

Nationality+

Other Nationalities ☐ Yes ☐ No
If Yes, please specify:

Country of Residence Country you are currently residing in or intend to reside in, for more than 1 year (e.g.Singapore)

Race

Country of Birth+:

Date of Birth+ (DDMMYYYY)

Marital Status+ ☐ Single ☐ Married ☐ Others: ....

Highest Educational Qualification+ ☐ Primary ☐ Secondary ☐ 'N' Level ☐ 'O' Level ☐ 'A' Level ☐ Diploma ☐ Degree ☐ Others (please specify) ....

Home Telephone

Mobile Tel.No.#+ Mandatory for card activation and One-Time-Password- SMS-OTP

Office Telephone

Bill To+ ☐ Home ☐ Office

Home address+ (Do provide us with billing proof if home address differs from address in NRIC. For non-Singapore Citizen / non-Permanent Resident, billing proof is required. Please do not provide P.O. Box address.)

House/Block Unit # -

Street/Building Name ....

Postal Code S

Residential Status+: ☐ Owned ☐ Mortgaged ☐ Parent's ☐ Rented

Years of Residence+: Years There Months There

E-Mail Address+ ....

Mother's Maiden Name (for emergency identification purposes)

....

2. YOUR EMPLOYMENT DETAILS (+Denotes Mandatory Fields)

Company Name+

....

Length of Service+: Yrs Mths ☐ Tick here if self-employed

Annual Gross Income+ .... Other Income+ ....

Basic Monthly Income+ Source(s) and Amount(s) of Any Other Income+

....

Office Address

House/Block Unit # -

Street/Building Name ....

Postal Code S

Type of Business/Industry+ (please tick one box only)

Business Services –
☐ a. Landlord / ☐ b. Manpower
☐ Computering & IT
☐ Construction
☐ Education
☐ Electricity, Gas & Water Supply
☐ Entertainment & Recreation
☐ Financial Services
☐ Health
☐ Hotel & Restaurant
☐ Insurance
Manufacturing –
☐ a. Electronics / ☐ b. Fashion & Textile / ☐ c. Aerospace /
☐ d. Automobile / ☐ e. Chemical / ☐ f. Precision Engineering
☐ Mass Media & Telecommunications
☐ Non-income earner
☐ Non-Profit Organisation (No X-border donations)
☐ Oil & Gas
Professional Services –
☐ a. Creative and Advertising / ☐ b. Maritime /
☐ c. Consultancy / ☐ d. Personal Care/ ☐ e. Real Estate
☐ Public Service
☐ Suppliers/ Distributors/ Importers & Exporters
☐ Transportation, Storage and communications
☐ Travel
☐ Wholesale & Retail Trade

Others (please indicate) ....

Occupation+ (please tick one box only)

AA ☐ Accounts Assistant	AC ☐ Accountant/Financial Controller	CN ☐ Consultant
GO ☐ Government Officer	DR ☐ Director/Managing Director/Chairman	EN ☐ Engineer
MG ☐ Manager	IA ☐ Insurance Agent/Financial Planner	MK ☐ Marketing Executive
OA ☐ Operation Assistant	SP ☐ Sole Proprietor/Partner	SA ☐ Sales Assistant
SI ☐ Service Industry Staff	TE ☐ Technician/Engineering Assistant/Traffic Assistant	SR ☐ Sales Executive

Others (please indicate) ....

3. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

NO Annual Fee

Name as in NRIC/Passport* (underline surname) ☐ Mr ☐ Ms ☐ Mrs ☐ Mdm ☐ Dr Singapore PR ☐ Yes ☐ No

Name to appear on Card, including surname (within 19 spaces)

NRIC/Passport/PR* No. For Singaporeans, please provide NRIC no. only

Passport Expiry Date (DDMMYYYY) For Non-Singaporeans only

Gender ☐ Male ☐ Female Date of Birth (DDMMYYYY)

Relationship to Principal Applicant ....

Nationality

Other Nationalities ☐ Yes ☐ No
If Yes, please specify:

ID/Passport issuing country:

Country of Residence Country you are currently residing in or intend to reside in, for more than 1 year (e.g.Singapore)

Home Telephone

Mobile Tel.No.# Mandatory for card activation and One-Time-Password- SMS-OTP

Home address (Do provide us with billing proof if home address differs from address in NRIC. For non-Singapore Citizen / non-Permanent Resident, billing proof is required. Please do not provide P.O. Box address.)

House/Block Unit # -

Street/Building Name ....

Postal Code S

Race

Country of Birth

Company Name ....

Occupation ....

Type of Industry: .... ☐ Tick here if self-employed

Annual Income Range (SGD) [Kindly tick √against the checkbox]

☐ Less than 20,000	☐ 70,000 - 89,999	☐ 200,000 - 299,999
☐ 20,000 - 39,999	☐ 90,000 - 119,999	☐ 300,000 and above
☐ 40,000 - 69,999	☐ 120,000 - 199,999	

Supplementary Card Preferred Credit Limit : S$ .... (In multiples of S$500)

☐ No preference for the Supplementary Card credit limit^ in this application

4. ADDITIONAL SUPPLEMENTARY CARD APPLICANT'S INFORMATION

(Applicable if Supplementary Card applicant is not a Singapore Citizen or Singapore Permanent Resident)

Do you hold a valid pass to live or work in Singapore? If "yes", Please tick the type of pass that you are holding

☐ Employment Pass	☐ Entre Pass	☐ Long-Term Social Visit Pass
☐ S-Pass	☐ Student Pass	
☐ Work Permit	☐ Dependent Pass	

Please provide a copy of your valid pass in your application (e.g. Employment Pass, S-Pass, Work Permit, Entre Pass, Student Pass, Dependent Pass, Long-Term Social Visit Pass).

5. UOB CASHPLUS

1 YEAR fee waiver

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

CASHPLUS

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.. This definition shall be interpreted in accordance with the U.S. Internal Revenue Code. Please note that persons who have lost their U.S. citizenship and who live outside the U.S. may nonetheless in some circumstances be treated as U.S. Persons.

Declaration (Mandatory field, please tick one):

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..

☐ Yes, I am not a U.S. Person ☐ No, I am 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; that the Bank may take or refrain from taking any action whatsoever due to the change; and to do all things required by the Bank in order to procure or ensure compliances with the Applicable Laws both domestic and foreign / Inter Governmental Agreements.

Without prejudice to any other rights or remedies the Bank may otherwise have, I shall indemnify, keep indemnified and hold harmless the Bank against any and all liabilities, actions, claims, losses, damages, costs and expenses (including but not limited to legal costs on a full indemnity basis) suffered or incurred by the Bank as a result of, or in connection with, my U.S. Person(s) Declaration being inaccurate, outdated or untrue.

ADDITIONAL IDENTITY/PASSPORT INFORMATION

Applicable if you are a U.S. Person or hold other citizenship/permanent resident status in addition to section 1.

ID Type+ (please delete where appropriate): Identification Certificate / Passport

ID/Passport number+:

ID/Passport Expiry Date+ (DDMMYYYY):

ID/Passport issuing country+:

Note:

- Please complete all the fields in Sections 1,2 and sign under Sections 5 and 7.
- Submit all required documents.
- UOB CashPlus application is independent from UOB Credit Card application.

Applicant's Signature

6. PREFERRED CREDIT LIMIT

Please tick one of the options below:

☐ I have no preference for the credit limit on the UOB Credit Card(s) and/or UOB CashPlus applied for in this application.

or

☐ **Preferred UOB Credit Card(s) Limit : S$**________
Important: This amount will be assigned to all your current UOB Principal Card(s).

Preferred UOB CashPlus Limit : S$________
(Minimum Credit Limit = S$2,000)

Preferred credit limit must be in multiples of S$500; the aggregate preferred credit limit for UOB Credit Card(s) and UOBCashPlus stipulated above must not exceed 4x of your monthly income or S$200,000, whichever is lower.

I understand that UOB has the right to grant me a credit limit that is lower than what I have indicated above. If no preferred credit limit is selected, I understand that UOB has the right to assign the credit limit(s) at its discretion. I agree and consent to any credit limit assigned by UOB. Please refer to section Important Information to note for more information.

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.**

I/We agree that any consent given is additional to any other consent which I may have previously provided to UOB Group Members to inform me of marketing information; and does not supersede any rights which the UOB Group Members may have at law to collect, use and disclose my personal data.

I/We have read and understood the Credit Cards and CashPlus Declaration (CAPCPDA-v8.1-011021) set out on the facing page. I/We affirm the said declaration and agree to abide and be bound by the matters stated therein.

Principal Applicant's Signature Date

Supplementary Applicant's Signature Date

* 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.

CCALONSG019

SC: 50020

FOR BANK USE							
Promo (CC)	CU0036	Source (CP)	30:V3	Pdt Type(CP)	RC	Promo (CP)	30:0502V3
ST ID		Card Org/Type	001/807	LR/MR/HR		RR Nxt Rev DD	
BW CIF	Main:			Credit Limit		Census (AI)	
	Sup:			Freend		Card Fee Dt	
Branch(CC/CP)		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-v9.0-011224)

I/We hereby:

1. represent and warrant:-
   a. 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; and
   b. 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
   c. 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.
2. acknowledge that you may choose to either approve or reject this application and I/we agree that you do not need to provide a reason for your approval or rejection.
3. confirm that I/we have obtained, read, understood and agree to be bound by the following ("Terms"):-
   a. UOB Cardmember Agreement;
   b. Terms and conditions Governing UOB CashPlus;
   c. Terms and Conditions Governing UOB CashPlus Visa Card Cashback;
   d. Terms and Conditions Governing Accounts and Services; and
   e. Terms and Conditions governing Digital Services;
   f. where applicable, NETS Terms and Conditions Governing the Use of NETS FlashPay;
   g. where applicable, the Terms and Conditions for upgrading/downgrading a UOB principal Credit Card.
   [Terms are available at uob.com.sg].
4. agree:-
   a. you may review and change my credit limit at any time without prior notice to me/us;
   b. 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;
   c. 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;
   d. 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
   e. 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.
5. consent and authorise you to conduct any credit check on me as you may require from time to time and to obtain, verify and/or disclose any information relating to me including information and details of the Card account(s), saving/current account(s), and transaction(s) from or to the parties set out in the terms relating to your rights of disclosure under the Terms, including but not limited to any credit bureau, service providers and their subcontractors, and any person you deem appropriate or necessary for this application or as may be required by any applicable law;
6. I/We confirm that I/we have read and understood the Bank's Privacy Notice (Individual) (available at uob.com.sg and 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, Co-Branding Purpose, Research Purpose and Marketing Purpose as described in the Bank's Privacy Notice (Individual). I/We note that (a) I/we may withdraw consent for any or all of the purposes at any time; (b) if I/we withdraw consent for Basic Banking Purposes and/or Co-branding Purpose, the Bank may not be able to continue to provide the products and services to me/us; (c) if I/we withdraw consent for Research Purpose and Marketing Purpose, my/our personal data will not be used for these purposes unless I/we expressly and separately consent to the same again.
7. agree that all personal data provided by me/us in this application for the Co-Brand Card and information and details of my/our Co-Brand Card account(s) which may be issued to me and transactions made thereunder may be shared by you with the respective co-brand partner associated with the Co-Brand Card ("Co-Brand Partner") to enable the Co-Brand Partner and its agents and authorised service providers to collect, use and disclose my/our personal data to any person the Co-Brand Partner deems appropriate or necessary for the purposes of:-
   a. processing this application and provide services associated with the Co-Brand Card account;
   b. offering, marketing or promoting any promotion or offer relating to the Co-Brand Card account;
   c. administering any benefit, privilege and term applicable to the Co-Brand Card account;
   d. offering, marketing or promoting any product and/or service provided by the Co-Brand Partner; and
   e. conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party.
8. acknowledge and agree that you and the Co-Brand Partner (if any) will be separately collecting, using and disclosing my/our personal data and each party shall only be responsible for its own collection, use or disclosure of my/our personal data, and shall not be liable for the other party's handling or use thereof. I/we agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my/our personal data to the relevant party.
9. acknowledge and agree that this application and all documents submitted to you including all verification documents obtained by you will be retained by you; and
10. confirm and agree that if this application and any supporting document are sent or are purported to be sent by me/us to you has been sent by email, you are authorized by me/us, but are not obliged, to rely and act upon on the emailed copy sent by email without the original and without any liability to me/us.

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 request foar additional documents and/or information from you.

(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:-

(i) 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;

(ii) 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

(iii) 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 complete 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.

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