

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 ACCA Card

ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the Association of Chartered Certified Accountants, you deserve all the privileges of owning the UOB ACCA 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+ ATMs islandwide

Withdraw cash instantly from ATMs in Singapore.



Extra pluses with UOB CashPlus Visa Card

- 10% cashback² on all purchases.
- Up to 10% UOB\$ cashback² at participating merchants.
- Exclusive UOB Cards shopping and dining privileges.

Apply and get up to 6X your salary or S\$200,000³. 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 S15.
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 https://abs.org.sg/docs/library/abs_creditcards_english.pdf).
Replacement fee	S20
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 1 st 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).	

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

UOB ACCA CARD ANNUAL FEE

Table with 2 columns: Card Type and Annual Fee. Principal Card: Free for life. 1st Supplementary Card: Free for life. 2nd Supplementary Card: S\$97.20 (inclusive of 8% GST)

APPLICATION REQUIREMENTS

Table with 4 columns: Requirement, UOB ACCA Card, UOB CashPlus, and Singapore Citizens & Permanent Residents. Rows 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 ACCA 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.

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*, Gender*, Occupation*, AA GO MG OA SI, Employment Pass Expiry Date*, Other Nationalities, Nationality*, Country of Residence, Country of Birth*, Marital Status*, Highest Educational Qualification*, Home Telephone, Office Telephone, Home address*, House/Block, Street/Building Name, Postal Code, Residential Status*, Years of Residence*, E-Mail Address*, Mother's Maiden Name, Company Name*, Length of Service*, Annual Gross Income*, Other Income*, Basic Monthly Income*, Source(s) and Amount(s) of Any Other Income*, Office Address, House/Block, Street/Building Name, Postal Code

2. YOUR EMPLOYMENT DETAILS (Denotes Mandatory Fields)

Company Name*, Length of Service*, Annual Gross Income*, Other Income*, Basic Monthly Income*, Source(s) and Amount(s) of Any Other Income*, Office Address, House/Block, Street/Building Name, Postal Code

Business Services, Manufacturing, Occupation*, AA GO MG OA SI, Employment Pass Expiry Date*, Other Nationalities, Nationality*, Country of Residence, Country of Birth*, Marital Status*, Highest Educational Qualification*, Home Telephone, Office Telephone, Home address*, House/Block, Street/Building Name, Postal Code, Residential Status*, Years of Residence*, E-Mail Address*, Mother's Maiden Name, Company Name*, Length of Service*, Annual Gross Income*, Other Income*, Basic Monthly Income*, Source(s) and Amount(s) of Any Other Income*, Office Address, House/Block, Street/Building Name, Postal Code

3. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory) NO Annual Fee

Name as in NRIC/Passport*, Gender, Date of Birth, Nationality, Other Nationalities, Country of Residence, Country of Birth*, Marital Status*, Highest Educational Qualification*, Home Telephone, Office Telephone, Home address*, House/Block, Street/Building Name, Postal Code, Residential Status*, Years of Residence*, E-Mail Address*, Mother's Maiden Name, Company Name*, Length of Service*, Annual Gross Income*, Other Income*, Basic Monthly Income*, Source(s) and Amount(s) of Any Other Income*, Office Address, House/Block, Street/Building Name, Postal Code

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, S-Pass, Work Permit, Entre Pass, Student Pass, Dependent Pass, Long-Term Social Visit 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. Preferred UOB Credit Card(s) Limit: \$5 Important: This amount will be assigned to all your current UOB Principal Card(s). Preferred UOB CashPlus Limit: \$5 (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 UOB CashPlus 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.

Barcode with CCALONSG019 and SC: 50020. Table with columns: Promo (CC), Source (CP), Pdt Type (CP), RC, Promo (CP), 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 printing.