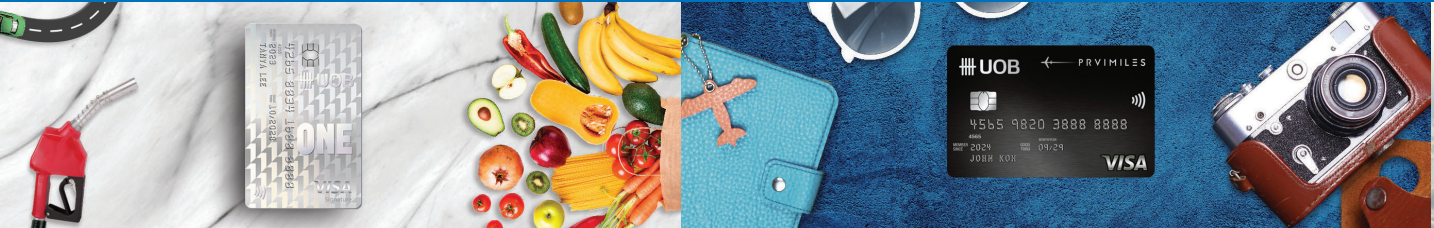




THERE'S A CARD  
FOR EVERYONE.

UOB CREDIT CARDS



UOB One Card

- Highest cashback\* on daily spend**
- **Up to 10% cashback\*** on daily spend
    - Grab (including GrabFood, excludes Grab mobile wallet top-ups)
    - McDonald's
    - Shopee Singapore (excludes ShopeePay)
    - SimplyGo (bus and train rides)
  - **Up to 8% cashback\*** on all grocery spend <sup>NEW</sup>
  - **Up to 4.33% cashback\*** on Singapore Power utilities bill
  - **Up to 3.33% cashback\*** on all retail spend
  - Fuel savings of **up to 22.66%\*** at Shell and SPC
  - Greater savings with **up to 5.3% p.a. interest\*** with UOB One Account

Monthly Spend Amount	Quarterly cashback Amount
\$S600	\$S60 (up to 3.33%)
\$S1,000	\$S100 (up to 3.33%)
\$S2,000	\$S200 (up to 3.33%)

\*Highest Cashback Card\* refers to the highest cashback based on a retail spend amount of \$S2,000, per month for 3 consecutive months, in comparison to other major banks' cashback cards across Singapore as of 1 July 2024.

• **Enjoy up to 3.33% cashback** based on a retail spend of \$S2,000, \$S1,000 or \$S600 and min. 10 transactions per statement month for each qualifying quarter to earn the quarterly cashback of \$S200, \$S100 or \$S60 respectively. Cardmembers who have been awarded the \$S60 quarterly cashback will get an additional 5% cashback on the total McDonald's, Grab (excludes mobile wallet top-ups), Shopee (excludes ShopeePay) and SimplyGo (bus and train rides) transactions. Cardmembers who have been awarded \$S200 quarterly cashback will get an additional 4.27% cashback on all Grocery transactions and an additional 5% cashback on the total McDonald's, Grab, Shopee and SimplyGo (bus and train rides) transactions. Cardmembers who have been awarded \$S200 quarterly cashback will get an additional 4.27% cashback on all Grocery transactions, an additional 6.67% cashback on the total McDonald's, Grab, Shopee and SimplyGo transactions, and additional 1.67% cashback on Shell transactions. All Cardmembers who have been awarded the quarterly cashback will get an additional 1% cashback on Singapore Power utilities bill (excluding payments via AXS). All transactions must be successfully charged and posted to the Card Account within the Quarter. Additional Cashback will be capped at \$S120 per month. Please note that exclusions apply.

<sup>1</sup> Visit [uob.com.sg/fuelpower](http://uob.com.sg/fuelpower) for more details.

<sup>2</sup> Total interest is equivalent to Base Interest plus Bonus Interest, where current Base Interest is 0.05% p.a., Bonus Interest is paid up to \$S150,000 in your One Account. Base Interest is calculated at the end of each day based on each day-end balance and Bonus Interest is calculated at the end of each calendar month based on the monthly average balance. Monthly average balance is the sum of each day end balance for each month divided by the number of calendar days for that month. The maximum annual interest for deposits of \$S150,000 in the One Account is \$S4,950 and is calculated based on the maximum effective interest rate (EIR) of 3.30% p.a., provided customers meet both criteria of \$S500 eligible card spend AND a min. \$S1,600 salary credit via GIRO/PAYNOW with the transaction reference "SALARY/PAYNOW SALARY" in each calendar month. Maximum effective interest rate (EIR) on the One Account is 0.65% p.a. for deposits of \$S125,000, provided customers meet both criteria of \$S500 eligible card spend AND a GIRO debit transactions in each calendar month.

Insured up to \$S100k by SDIC.

Full terms and conditions apply for all featured benefits, visit [uob.com.sg/ONE](http://uob.com.sg/ONE) for details.

Annual Fee: Principal card \$S196.20, 1st Supplementary card free, 2nd Supplementary card \$S98.10



UOB Lady's Card

- Define your rewards for an unstoppable you**
- Earn up to **25X UNIS** for every **\$S5 spent (10 miles per \$S1)** on your preferred rewards category(ies).
- **10X UNIS (4 miles per \$S1)\*** on your preferred category(ies) with no min. spend
  - **Up to additional 15X UNIS (6 miles per \$S1)\*** on your preferred category(ies) when you save with UOB Lady's Savings Account
  - Lady's Card – choose 1 category, Lady's Solitaire Card – choose 2 categories from the list below:

Beauty & Wellness	Dining	Entertainment	Family
Fashion	Transport	Travel	
  - Lady's LuxePay Plan: 6- or 12-month instalment payment plan with no interest or processing fees
  - Complimentary e-Commerce protection for your online purchases up to USD200

<sup>1</sup> No minimum spend required. Register via [uob.com.sg/lady-evol](http://uob.com.sg/lady-evol) and select up to 2 preferred rewards category(ies) for which you will earn 10X UNIS per \$S5 spent in each calendar month. This comprises a base earn rate of UNIS1 for every \$S5 spent and a bonus earn rate of 9X UNIS for every \$S5 spent ("Bonus UNIS") on your selected preferred rewards category(ies). The maximum aggregate amount of Bonus UNIS you can earn in a calendar month is capped at (a) 1800 UNIS which is equivalent to \$S1,000 spent, if you are a UOB Lady's Classic Card, UOB Lady's Platinum Card or UOB Lady's World Mastercard Cardmember; or (b) 3,600 UNIS which is equivalent to \$S2,000 spent if you are a UOB Lady's Solitaire Card or UOB Lady's Solitaire Metal Card Cardmember. UNIS can be converted into air miles at the conversion rate of UNIS1 = 2 miles.

<sup>2</sup> You shall be eligible to earn the following Lady's Savings Bonus UNIS in a calendar month in accordance with the Monthly Average Balance ("MAB") in your UOB Lady's Savings Account if you (i) are a principal UOB Lady's Credit Cardholder and a primary UOB Lady's Savings Accountholder, (ii) maintain a minimum MAB of \$S10,000 in your UOB Lady's Savings Account in a calendar month and (iii) selected your Preferred Rewards Category(ies). The Lady's Savings Bonus UNIS you can earn in a calendar month is capped at \$S1,000 spent on your preferred category if you are a UOB Lady's Classic Card, UOB Lady's Platinum Card or UOB Lady's World Mastercard Cardmember; or (b) \$S2,000 spent on your preferred categories if you are a UOB Lady's Solitaire Card or UOB Lady's Solitaire Metal Card Cardmember.

Full Terms and Conditions apply. Visit [uoblady.com.sg](http://uoblady.com.sg) for details. Insured up to \$S100k by SDIC.

Annual Fee (Lady's Card) – Principal card \$S196.20, 1st Supplementary card free, 2nd Supplementary card \$S98.10

Annual Fee (Lady's Solitaire Card) – Principal card \$S414.20, First 2 Supplementary cards free, 3rd Supplementary card \$S196.20

UOB PRV1 Miles Card

- With the highest miles, every trip leads to another. Unlock limitless miles with every spend on your UOB PRV1 Miles Card!**
- Every \$S1 spend will earn you:
    - **3 miles<sup>1</sup> per \$S1 spend** (UNIS7.5 per \$S5 spend) on regional spend in Indonesia, Malaysia, Thailand, Vietnam
    - **2.4 miles<sup>1</sup> per \$S1 spend** (UNIS6 per \$S5 spend) on other overseas spend
    - **1.4 miles<sup>1</sup> per \$S1 spend** (UNIS3.5 per \$S5 spend) on local spend
    - **Up to 8 miles<sup>1</sup> per \$S1 spend** (UNIS20 per \$S5 spend) on Agoda & Expedia bookings via UOB PRV1 Miles website
  - **4 complimentary lounge visits<sup>2</sup>** for Principal Cardmembers
  - PRV1 Miles Amex Exclusive: **20,000 loyalty miles<sup>3</sup>** with min. \$S50,000 annual spend
  - PRV1 Miles Amex Exclusive: **Up to 8 complimentary airport transfers<sup>2</sup>** annually with min. \$S1,000 overseas spend per quarter
  - **Up to 6 bonus KrisFlyer miles<sup>4</sup>** with a KrisFlyer UOB Deposit Account
  - **Complimentary travel insurance<sup>5</sup>** of up to \$S500,000
  - **Flexibility** to redeem your UNIS for miles, cash rebates or vouchers

\*Highest limitless miles card\* refers to the highest miles earn rate on general eligible spending in comparison with other comparable entry-level non-premium miles credit cards in Singapore that award miles with no minimum spend and no cap on miles earned, as of 1 October 2024. Miles are awarded in the form of convertible UNIS for every \$S5 spent (a) as per transaction basis. You may convert your UNIS earned into miles of participating frequent flyer programmes under the UOB Rewards Programme.

<sup>1</sup> **Up to 3 miles per \$S1 spend:** Cardmembers will earn (i) UNIS7.5 for every \$S5 spent (equivalent to 3 miles for every \$S5 spent) in regional foreign currencies being Indonesian Rupiah (IDR), Malaysian Ringgit (MYR), Thai Baht (THB) and Vietnamese Dong (VND), (ii) UNIS6 for every \$S5 spent (equivalent to 2.4 miles for every \$S5 spent) on transactions in other foreign currencies where the payment gateway is outside of Singapore, and (iii) UNIS3.5 for every \$S5 spent on transactions in Singapore Dollars (equivalent to 1.4 miles for every \$S5 spent), until the end of the year.

<sup>2</sup> **Up to 8 miles for every \$S1 spent on selected travel partners:**

**Up to 8 miles per \$S1 spent on Agoda bookings:** Valid for bookings till 31 May 2024 (date inclusive) and stay till 30 November 2024 (date inclusive). Cardmembers will earn up to UNIS20 for every \$S5 overseas currency spent (akin to 8 miles per \$S1 spend) on bookings via the dedicated PRV1 Miles Agoda website. To have an eligible "Qualifying Transaction", Cardmembers must: (a) make booking via the PRV1 Miles Agoda site or agoda.com (primarily for hotel bookings) that have the "Earn up to 8 miles per \$S1 spent" banner on the property room type result page; (b) settle payment with their UOB PRV1 Miles Card of which Agoda is the party receiving and handling the payment from the Cardmember; (c) make booking only for hotel stays; (d) make booking for Principal Cardmember's 18-digit member number (not guest or third party) at the payment page; (e) all bookings must be made by the Cardmember. The bonus UNIS will be credited to Cardmember's credit card account within three months from Cardmember's departure from hotel. Terms and conditions apply.

**Up to 8 miles per \$S1 spent on Expedia bookings:** Valid for bookings till 31 May 2024 (date inclusive). Cardmembers will earn UNIS16 for every \$S5 spent (akin to 2.4 miles per \$S1 spent) on bookings via the dedicated PRV1 Miles Expedia website. To have an eligible "Qualifying Transaction", Cardmembers must: (a) make booking via the dedicated PRV1 Miles Expedia site or expedia.com (primarily for hotel bookings) that have the "Earn up to 8 miles per \$S1 spent" banner on the property room type result page; (b) settle payment with their UOB PRV1 Miles Card of which Expedia is the party receiving and handling the payment from the Cardmember; (c) make booking only for hotel stays; (d) make booking for Principal Cardmember's 18-digit member number (not guest or third party) at the payment page; (e) all bookings must be made by the Cardmember. The bonus UNIS will be credited to Cardmember's credit card account within three months from Cardmember's departure from hotel. Terms and conditions apply.

**Complimentary lounge visits:** To participate in the Programme, the principal UOB PRV1 Miles Cardmember must enroll using a valid PRV1 Miles Card ("Card") and successfully register for a Priority Pass account via [www.prioritypass.com/join](http://www.prioritypass.com/join), and subsequently download the "Priority Pass" application either from Apple Store or Google Play Store ("Priority Pass"). Each principal Cardmember is then entitled to Four (4) complimentary airport lounge visits per calendar year (regardless of the number of UOB PRV1 Miles Cards or Cardmembers held) to any of the participating airport lounges and time experiences worldwide under the Priority Pass® network. Thereafter, UNIS5 for (a) the prevailing rate will be charged to the Card per visit. The principal Cardmember may choose to bring along accompanying guests at a cost of UNIS35 per guest per lounge visit, or at each point may be charged by Priority Pass from time to time. Cardmembers may also opt to use the Priority Pass® network to prevent fraudulent use, and they are required to update their Payment Card details in their Priority Pass® account with the new Card number in order to continue with the Programme. The lounge visit (including travel) will be capped by Priority Pass from time to time without giving prior notice to the Cardmember and the price listed in the up-to-date portal. For list of 30,000 loyalty miles. UOB PRV1 Miles American Express Cardmembers will receive UNIS10,000 (equivalent to 20,000 miles) if he/she spends \$S50,000 or more in a calendar year.

**Complimentary airport transfers:** Exclusively for UOB PRV1 Miles American Express Cardmembers with min. \$S1,000 overseas spend within the same quarter. The cost of complimentary airport transfers is charged to Cardmember's Card account and credited in form of cashback at the end of the quarter.

**Bonus KrisFlyer miles:** KrisFlyer miles will be calculated for every \$S50,000 of the monthly sum of your Eligible Transactions. Minimum \$S1,000 deposit balance must be maintained in the UOB Deposit Account to earn bonus KrisFlyer miles earned each quarter. Bonus KrisFlyer miles earned will be credited to the Monthly Average Balance in KrisFlyer UOB Account.

**Complimentary travel insurance:** \$S500,000 Public Convenience Personal Accident cover and up to \$S500,000 Emergency Medical Evacuation & Repatriation including will be required to apply to activate your complimentary travel insurance coverage for your UOB PRV1 Miles Card at least 5 working days before your departure. You Visit [www.uob.com.sg/evol](http://www.uob.com.sg/evol) for the latest parameters and full terms and conditions.

Annual Fee: Principal card \$S261.60, 1st Supplementary card free, 2nd Supplementary card \$S130.80



UOB EVOL Card

- For the life you define**
- **10% cashback** on local online and mobile contactless spend!<sup>1</sup>
  - **10% cashback<sup>NEW</sup>** on selected gym selected gym, telco and streaming spend<sup>1</sup>
  - **0% FX Fees<sup>NEW</sup>** on all overseas foreign currency spend (with no minimum spend)
  - **Plus, 1% cashback** on all overseas foreign currency spend (till 31 Dec 2025)<sup>2</sup>
  - **No annual fees** when you make 3 monthly transactions<sup>3</sup>
  - Greater savings with **up to 5.3% p.a. interest** with UOB One Account<sup>4</sup>
  - Singapore's first bio-sourced card with a suite of sustainable privileges

<sup>1</sup> To enjoy 10% cashback on Selected Gym, Telco, and Streaming Spend, Local Online Spend and Mobile Contactless Spend, a min. spend of \$S800 is required. If a min. spend is not met, only the base 1% cashback will be awarded. Cashback is capped at \$S80 per statement month (\$S20 cap for Selected Gym, Telco and Streaming Spend; \$S30 cap for Local Online and Mobile Contactless Spend; and \$S30 on all Other Spend). Exclusions and other terms and conditions apply.

<sup>2</sup> Enjoy 1% cashback on all your Overseas Foreign Currency Spend till 31 December 2025 (\$S20 cap), with a min. spend of \$S800 per statement month.

<sup>3</sup> Enjoy no annual fees when you make min 3 transactions on your UOB EVOL Card every month for 12 consecutive months prior to your card annual fee charge date.

<sup>4</sup> Total interest is equivalent to Base Interest plus Bonus Interest, where current Base Interest is 0.05% p.a., Bonus Interest is paid up to \$S150,000 in your One Account. Base Interest is calculated at the end of each day based on each day-end balance and Bonus Interest is calculated at the end of each calendar month based on the monthly average balance. Monthly average balance is the summation of each day end balance for each month divided by the number of calendar days for that month. The maximum annual interest for deposits of \$S150,000 in the One Account is \$S4,950 and is calculated based on the maximum effective interest rate (EIR) of 3.30% p.a., provided customers meet both criteria of \$S500 eligible card spend AND a min. \$S1,600 salary credit via GIRO/PAYNOW (with the transaction reference "SALARY/PAYNOW SALARY") in each calendar month. Maximum effective interest rate (EIR) on the One Account is 0.65% p.a. for deposits of \$S125,000, provided customers meet both criteria of \$S500 eligible card spend AND a GIRO debit transactions in each calendar month.

Insured up to \$S100k by SDIC.

Full terms and conditions apply for all featured benefits, visit [uob.com.sg/EVOL](http://uob.com.sg/EVOL) for details.

Annual Fee: Principal card \$S196.20, 1st Supplementary card free, 2nd Supplementary card \$S98.10

KrisFlyer UOB Credit Card

**Let your daily spend lead to experiences - on repeat**

Every \$S1 spend will earn you:

3 KrisFlyer miles <sup>1</sup>	on Singapore Airlines, Scoot, KrisShop, Kris+ and Pelago purchases
2.4 KrisFlyer miles <sup>1</sup>	on dining, food delivery, online shopping, online travel and transport spend with min. \$S1,000* annual spend on Singapore Airlines, Scoot and KrisShop
1.2 KrisFlyer miles <sup>1</sup>	on all other spend

More privileges:

- 5,000<sup>2</sup> Welcome miles with first eligible spend (min. \$S5)
- 10,000<sup>3</sup> KrisFlyer miles with payment of annual renewal fee
- Earn an additional 6 bonus KrisFlyer miles<sup>4</sup> per \$S1 spend when you open a KrisFlyer UOB Account and credit your salary (min. \$S1,600).
- Exclusive privileges on Grab rides, KrisShop, Scoot (via flyscoot.com/KrisFlyerUOB) and more!

\* The revised condition will be applicable for Card Membership Year ending November 2025 onwards.

1 Terms and Conditions governing KrisFlyer UOB Credit Card applies. Spend exclusions apply.

2 A single Card Transaction of at least Singapore Five Dollars (\$S5.00) is successfully charged to his/her KrisFlyer UOB Credit Card.

3 10,000 KrisFlyer miles will be awarded to your KrisFlyer membership account within three (3) months after the full annual fee is posted and paid.

4 Minimum \$S1,000 deposit balance must be maintained in KrisFlyer UOB Account to earn bonus KrisFlyer miles. Bonus KrisFlyer miles earned will be capped at 5% of the Monthly Average Balance in KrisFlyer UOB Account. Salary must be credited through GIRO with the transaction reference "SALA".

Other terms and conditions apply for all abovementioned privileges, promotions and rewards. For full details, visit [uob.com.sg/KrisFlyerUOB/Credit](http://uob.com.sg/KrisFlyerUOB/Credit) to find out more.

Insured up to \$S100k by SDIC.

Annual Fee: Principal card \$S196.20, 1st Supplementary card free, 2nd Supplementary card \$S98.10



UOB Absolute Cashback Card

**Limitless cashback that's absolutely simple.**

**1.7% Highest limitless cashback rate\* in Singapore.**

**No minimum spend. No spend exclusions.**

Earn cashback on everything:

- 1.7% cashback\* on **all your purchases** including travel, home furnishings, weddings, luxury purchases and more
- 0.3% cashback\* on **local transactions which are commonly excluded** from earning rewards such as charity, education, healthcare, professional services, utilities and Grab wallet top-ups

The only credit card with no spend exclusion and has the highest limitless cashback rate in Singapore in comparison to other banks' credit cards across Singapore that rewards a flat cashback earn rate of 1.7% on all spend (excluding local transactions which are commonly excluded from earning rewards, which earn 0.3% instead of 1.7%), with no minimum spend and no cap on cashback earned as at 6 May 2024. Local transactions which are awarded 0.3% cashback are listed in the Terms and Conditions Governing UOB Absolute Cashback Card.

\*No spend exclusions\* does not include NETS transactions made with the UOB Absolute Cashback Card.

Visit [uob.com.sg/absolute](http://uob.com.sg/absolute) for latest promotions and full terms and conditions.

Annual Fee: Principal card \$S196.20, 1st Supplementary card free, 2nd Supplementary card \$S98.10



UOB CREDIT CARDS



Annual Fee Principal - FREE\*  
1st Supplementary FREE  
2nd Supplementary - S\$98.10

Singtel-UOB Card

The only card that supercharges your Singtel experience.

- Up to S\$360 cash rebate on Singtel and/or GOMO bills every year.
- Singtel vouchers worth up to S\$300 annually.
- Free card for life.

Monthly Singtel/ GOMO bills	< S\$50	S\$50 to < S\$100	S\$100 to < S\$300	S\$300 to < S\$500	S\$500 and above
Monthly cash rebate	1 % of your Singtel or GOMO bill(s)	\$S1	\$S3	\$S10	\$S30

\*Applicant must be an individual (non-business) Singtel customer. There must be minimum of 1 and maximum of 8 Singtel accounts charged to the Singtel-UOB Card on recurring basis to enjoy all benefits, else an annual fee of S\$196.20 will apply. All privileges are applicable to Principal Cardmembers only. Terms and conditions apply to all featured privileges. Visit [uob.com.sg/singtel](http://uob.com.sg/singtel) for details.



Annual Fee Principal - S\$196.20  
1st Supplementary FREE  
2nd Supplementary - S\$98.10

Lazada-UOB Card

Unbox endless joy with Lazada-UOB Card!

- Get **up to 20% rebates\*** on Lazada (6% on Redmart) spend
- **5% rebates\*** on dining, entertainment and transport categories
- Plus, enjoy **up to 5.3% p.a. interest<sup>1</sup>** on savings with UOB One Account.

\*Min. S\$500 spend per calendar month is required to qualify. Subject to capping per category. Rebates will be awarded in the form of Lazada Gift Card and will be credited to eligible customer's Lazada accounts in the following calendar month. Rebates credited will have a validity of 6 months and customers may redeem these rebates on their Lazada purchases at check-out.

<sup>1</sup>Total interest is equivalent to Base Interest plus Bonus Interest; where current Base Interest is 0.05% p.a., Bonus Interest is paid up to S\$150,000 in your One Account. Base Interest is calculated at the end of each day based on each day-end balance and Bonus Interest is calculated at the end of each calendar month based on the monthly average balance. Monthly average balance is the summation of each day end balance for each month divided by the number of calendar days for that month.

The maximum annual interest for deposits of S\$150,000 in the One Account is S\$4,950 and is calculated based on the maximum effective interest rate (EIR) of 3.30% p.a., provided customers meet both criteria of S\$500 eligible card spend AND a min. S\$1,600 salary credit via GIRO/PAYNOW (with the transaction reference "SALA"/"PAYNOW SALA") in each calendar month. Maximum effective interest rate (EIR) on the One Account is 0.65% p.a. for deposits of S\$75,000, provided customers meet criterion of S\$500 eligible card spend in each calendar month.

Maximum effective interest rate (EIR) on the One Account is 1.90% p.a. for deposits of S\$125,000, provided customers meet both criteria of S\$500 eligible card spend AND 3 GIRO debit transactions in each calendar month. Insured up to S\$100K by SDIC.

Terms and conditions apply. Visit [uob.com.sg/Lazada-UOB](http://uob.com.sg/Lazada-UOB) for details.

UOB CASHPLUS

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. 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.

UOB CARD BENEFITS AT-A-GLANCE



Be spoilt for choice with UOB Dining Privileges.

Visit [thediningadvisor.com](http://thediningadvisor.com) for more details.

**Best Fuel Savings** - Up to 21.15% at Shell and up to 22.66% at SPC.

Visit [go.uob.com/fuelpower](http://go.uob.com/fuelpower) for more details.



Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000 cash or 4 times<sup>1</sup> your monthly income**, whichever is lower.



With CreditSure Plus, worry less, knowing that your family is protected from any outstanding balances on your UOB Credit Cards and/or UOB CashPlus account. From as little as S\$0.55<sup>2</sup> for every S\$100 on your outstanding balance<sup>3</sup>,

- up to S\$200,000 or 2.4 times of your aggregate credit limit, whichever is lower<sup>3</sup> in the event of Accidental Death,
- up to S\$100,000 or 1.2 times of your aggregate credit limit, whichever is lower<sup>3</sup> in the event of Death or Total and Permanent Disability or Terminal Illness, and
- up to S\$100,000 or 1x of your aggregate credit limit<sup>3</sup>, whichever is lower in the event of death due to Dengue.
- up to 6 months of CreditSure Plus premium waiver and monthly loan instalments in the event of Total and Temporary Disability.

<sup>1</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.

<sup>2</sup> Premium rate is non-guaranteed and subject to revision by Prudential Assurance Company Singapore (Pte) Limited. Customers will be notified 30 days before the change of premiums.

<sup>3</sup> Less off total amount of Total and Temporary Disability benefit payout (if any)

<sup>4</sup> the balance outstanding as at the statement date plus all unpaid instalments owing under any instalment payment plan.

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

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	Refer to the individual product information for the amount.
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%.  For American Express credit cards, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1.25% of which will be retained by American Express.  For KrisFlyer UOB Credit Card, UOB PRVI Miles World Mastercard/Visa Card, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1% of which will be retained by Mastercard and Visa respectively.
International Processing Fee (previously known as Dynamic Currency Conversion 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 using the following hyperlink <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">uob.com.sg</a> for the complete terms and conditions (Cardmembers Agreement).	

UOB PERSONAL LOAN

**UOB Personal Loan** offers you a structured and convenient way to manage your cash flow.

Exercise more control over your finances with **low interest rates of 8% p.a.** and the choice to repay over a period of 12 to 60 months.

Loan Tenor (months)	Processing Fee (%)	Flat Rates (% p.a.)	Effective Interest Rate (% p.a.)
12	1.80	8.00	17.94
24			16.54
36			15.84
48			15.34
60			14.94

Note: The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account the total charges and the way the repayment is made. Thereafter, the prevailing interest rate will apply.

Interest is computed based on the Effective Interest Rate (EIR) payable on a reducing balance basis, where interest is computed by:

• Effective Interest Rate ("EIR") x the Outstanding Loan Amount + 365/366 days x number of days to the next Credit Card/CashPlus statement date.

If the date of approval of the UOB Personal Loan and the date of your Credit Card/CashPlus Statement is less than 30/31 days, the interest payable of your 1st UOB Personal Loan instalment will be pro-rated on a 365 days basis or 366 days basis in a leap year.

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.
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 (previously known as Dynamic Currency Conversion 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 using the following hyperlink <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).	

## APPLICATION REQUIREMENTS



UOB Credit Cards			UOB CashPlus
Citizenship	Singapore Citizens & Permanent Residents	Foreigners	Singapore Citizens & Permanent Residents
Age of Applicants	21 years and above		
Age of Supplementary Card Applicants	18 years and above		N.A.
Minimum income	\$S30,000 p.a.	\$S40,000 p.a.	\$S30,000 p.a.
	For Lady's Solitaire: \$S120,000 p.a.		

If you do not meet the requirement, a minimum fixed deposit of \$S10,000 is required for UOB PRVI Miles Card, UOB UnionPay Card, UOB One Card, UOB Lady's Card, UOB EVOL Card, Singtel Card, UOB Absolute Cashback Card and \$S30,000 is required for UOB Lady's Solitaire Card. Visit any 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

**Salaries Employees (Fixed Monthly Salary ≥ \$52,500):**

**Salaries Employees (Fixed Monthly Salary < \$52,500):**

**Salaries Employees (Length of employment < 3 months):**

**Self-Employed/Commission-based Employees (more than 2 years employment):**

**Self-Employed/Commission-based Employees (less than 2 years employment):**

**Private hire drivers (e.g. Grab, Gojek etc):**

### Foreigners

• **Valid Passport(s)** (with at least **6 months' validity** and for **ALL NATIONALITIES**) for Principal and Supplementary Applicant (if applicable) **AND**

• **Employment Pass (EP or S Pass only** 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 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> with either **A** or **B**
- E** Latest Income Tax Notice of Assessment<sup>2</sup>
- 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

### Note

- For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of \$S7,400 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 \$S7,400.
- Print your Income Tax Notice of Assessment via <https://mytax.iras.gov.sg> with your Singpass or IRAS PIN.
- 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
- 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.
- We reserved the right to request for information and income documents if deemed necessary.

## IMPORTANT INFORMATION TO NOTE:

### Preferred credit limit:

- Preferred credit limit must be in multiples of \$S500, the aggregate preferred credit limit for UOB Credit Card(s) and UOB CashPlus stipulated above must not exceed 4x of your monthly income of \$S200,000, whichever is lower.
- 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/or 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 for additional documents and/or information from you.
- The preferred credit limit indicated above for UOB Credit Card(s) will also be assigned to all of 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).
- 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

<sup>4</sup> 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](http://uob.com.sg).

If you are already on existing UOB Phone Banking customer, your UOB Credit Card account will be linked to your current Access Code and PIN.

### MAS guidelines on fair dealing disclosure notice

In our commitment to uphold the principles set out in the guidelines, we set out in the notice some of the circumstances in which we may exercise our rights to unilaterally revise certain terms and conditions of a product or service which we offer. We will strive to notify you in advance of such changes to the extent we are able to do so in accordance with our usual practice and you may close your account and terminate your card before the changes take effect should you disagree with the changes. Visit [go.uob.com](http://go.uob.com)/fairediting to find out more.

## DECLARATION AND SIGNING(S)

(IMPORTANT: PLEASE READ BEFORE SIGNING)

**Credit Cards and CashPlus Declaration (CAPCPDA-V9.0-011224)**

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; and
  - 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 proceedings 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.
- 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.
- confirm that I/we have obtained, read, understood and agree to be bound by the following ("Terms"):
  - UOB Cardmember Agreement;
  - Terms and Conditions Governing UOB CashPlus;
  - Terms and Conditions Governing UOB CashPlus Visa Card Cashback;
  - Terms and Conditions Governing Accounts and Services; and
  - Terms and Conditions Governing Digital Services.
- where applicable, the NETS Terms and conditions governing the Use of NETS FlashPay;
  - where applicable, the Terms and conditions for upgrading/downgrading a UOB Principal Credit Card. [Terms are available at [uob.com.sg](http://uob.com.sg)].
- 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 is terminated or closed before the expiry date;
  - 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 the NETS FlashPay Network for Electronic Transfer (Singapore) Private Limited ("NETS") is the holder and operator of the NETS FlashPay stored value facility.
- consent and authorise you to conduct any credit check on me/us as you may require from time to time and to obtain, verify and/or disclose any information relating to me/us including information and details of the Card account(s), saving/current account(s), and transaction(s)/UOB CashPlus account from or to the parties set out in the terms relating to your rights of disclosure under the Terms including but not limited to my 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;
  - I/we confirm that I/we have read and understood the Bank's Privacy Notice (Individual) (available at [uob.com.sg](http://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;
- agree that, for Singtel-UOB Card, Lazada-UOB Card and KrisFlyer UOB Credit Card ("Co-brand Card"), all personal data agreed 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:
  - processing this application and provide services associated with the Co-brand Card account;
  - offering, marketing or promoting any promotion or offer relating to the Co-brand Card account;
  - administering any benefit, privilege and term applicable to the Co-brand Card account;
  - offering, marketing or promoting any product and/or service provided by the Co-brand Partner; and
  - 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.
- acknowledge and agree that you and the Co-brand Partner (if any) will be separately collecting, using and disclosing my/our personal data and that 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.
- authorise that all bills from the Singtel Account specified in this application, be charged to the Singtel-UOB Card applied for, even if the Singtel-UOB Card has not been activated by me/us;
- acknowledge and agree that upon my/our successful application for UOB EVOL and/or UOB CashPlus, I/we will be automatically enrolled for eStatements which is an electronic version of my credit cards and/or CashPlus statements. The physical copies of my/our existing credit cards and/or CashPlus statements (if any) will cease to be generated. I/we can view the eStatements via UOB Personal Internet Banking from the following month onwards.
- 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
- 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 or relation between us in relation to the emailed copy sent by email.
- acknowledge that sales representatives, if any, may be remunerated for the recommendation or sale of the Account(s) and/or Service(s) listed in this Application.

## UOB PRODUCTS TERMS & CONDITIONS

### UOB Credit Cards Personal Loan Terms & Conditions (CCPL-V1.8-11042019)

- UOB Credit Cards Personal Loan ("CCPL") is governed by these Terms and Conditions ("CCPL Terms"). The CCPL Terms apply in addition to the terms of the prevailing UOB Cardmember's Agreement ("Card Terms"). All terms and references used in these CCPL Terms shall have the same meanings as in the Card Terms, unless otherwise stated. In the event of any inconsistency, the Card Terms shall prevail and these CCPL Terms shall be deemed to be modified so as to be necessary to give effect to the Card Terms and these CCPL Terms.
- This facility is applicable to all UOB Credit Cards (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards) in the name of Principal Cardmembers.
- The minimum CCPL amount is \$S1000 or such other amount as United Overseas Bank Limited (the "Bank") may determine at its absolute discretion.
- Upon approval of your application for CCPL, you are deemed to have authorized UOB to earmark your UOB Credit Card account for the loan amount applied for or such other amount as approved by UOB (the "Approved Loan Amount"). The Bank will credit the Approved Loan Amount into a Singapore dollar denominated bank account held by the Principal Cardmember as specified in the application form.
- Where you have applied for CCPL through the use of the UOB Cards Quick Check service and deposited a Quick Cheque cheque ("Cheque"), you must not make any alteration on the Cheque. The Cheque is only valid for one-time use before the expiry date indicated on the Cheque.
- The CCPL is valid for such period as the Bank may determine in its absolute discretion. Each application for CCPL is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
- The Approved Loan Amount (including processing fee, if applicable) shall not exceed up to 95% of the available credit limit of your UOB Credit Card account.
- In the event your application is approved with the Personal Loan Amount granted being lower than the amount you requested for in the application, you agree to such Personal Loan amount granted.
- The total interest payable by you on the Approved Loan Amount (the "Interest") shall be computed by multiplying the Approved Loan Amount by the applicable interest rate.
- The monthly instalment amount for the Approved Loan Amount (the "Monthly Instalment Amount") shall be computed based on:

Approved Loan Amount x Interest

- No. of approved monthly instalments for the Approved Loan Amount
- The interest component in each Monthly Instalment Amount is calculated using a monthly reducing balance method by applying the Effective Interest Rate on the outstanding amount of the Approved Loan Amount, thereby reducing the interest component in each Monthly Instalment Amount.
- The Bank may at its sole discretion from time to time vary the method of calculation of the Interest and/or the Monthly Instalment Amount.
- The credit limit of your UOB Credit Card account will be reduced by the Approved Loan Amount approved under the CCPL, and will be progressively restored with the amount of each Monthly Instalment Amount received by the Bank.
- The UOB Credit Card set up for the Co-brand Card account in the Principal Cardmember Card Account. Each Monthly Instalment Amount shall be charged to this account and will be reflected in the monthly credit card statement. The Monthly Instalment Amount shall be payable in accordance with these CCPL Terms and the Card Terms. In particular, but without prejudice to the generality of the preceding sentence, prevailing interests and late payment charges will be levied on any overdue billed instalment amount.
- The Bank requires a minimum of three (3) to five (5) business days (excluding Saturday and Sunday) to process your CCPL application.
- Upon UOB's approval of your CCPL application, no cancellation or restructuring or partial prepayment will be allowed.

## UOB PRODUCTS TERMS & CONDITIONS

- Transactions in connection with this CCPL are not eligible for UNIS, UOBs, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
- A cancellation charge of \$S150 or 3% of the outstanding Approved Loan Amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Approved Loan Amount at any time before the expiry of the loan tenor of your CCPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CCPL account or prepay in full any of your CCPL.
- The Bank is entitled in its discretion to amend, vary or modify these CCPL Terms at any time without notice and such changes shall be binding on Principal Cardmembers with effect from such date as the Bank may determine.
- If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB Credit Card statement or otherwise notified to you, you will be charged default interest on the billed instalment amount.
- All payments received by the Bank shall be applied in any manner or order of priority at the Bank's sole discretion notwithstanding any requests of appropriation by you or any other person making such payment on your behalf, including in the following order:
  - All unpaid interest, fees and charges, outstanding funds transfer balances shown in any previous statement(s) of account(s);
  - All unpaid interest, fees and charges, outstanding funds transfer balances shown in the current statement of account(s);Payment application made by the Bank as stipulated above shall reduce the amount of the Approved Amount.
- The CCPL Terms shall be governed by the laws of Singapore and Cardmembers hereby submit to the exclusive jurisdiction of the courts of Singapore.
- The Bank's decision on all matters shall be final and conclusive.

### UOB CashPlus Personal Loan Terms & Conditions (CCPL-V1.4-11042019)

- UOB CashPlus Personal Loan ("CCPL") is governed by these terms and conditions ("CCPL Terms") and the UOB CashPlus Agreement ("CashPlus Terms"). In the event of any inconsistency between the CCPL Terms and the CashPlus Terms, the CCPL Terms shall prevail insofar as they relate to CCPL. United Overseas Bank Limited ("UOB") reserves the right to change the CCPL Terms at any time without notice.
- Subject to Clause 4, all UOB CashPlus accountholders deemed to be in good standing as determined by the Bank are eligible to apply for CCPL.
- A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CCPL.
- The minimum CCPL amount is \$S1,000 or such other amount as UOB may determine at its sole and absolute discretion.
- Upon approval of your application for CCPL, you are deemed to have authorized UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the "Approved Loan Amount"). The Bank will credit the Approved Loan Amount into a Singapore dollar denominated bank account held by the Principal Cardmember as specified in the application form.
- Where you have applied for CCPL through the use of the UOB Cards Quick Cheque service and deposited a Quick Cheque cheque ("Cheque"), you must not make any alteration on the Cheque. The Cheque is only valid for one-time use before the expiry date indicated on the Cheque.
- The CCPL is valid for such period as the Bank may determine in its absolute discretion. Each application for CCPL is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
- The Approved Loan Amount (including processing fee, if applicable) shall not exceed up to 95% of the available credit limit of your UOB CashPlus account.
- In the event your application is approved with the Personal Loan Amount granted being lower than the amount you requested for in the application, you agree to such Personal Loan amount granted.
- The total interest payable by you on the Approved Loan Amount (the "Interest") shall be computed by multiplying the Approved Loan Amount by the applicable interest rate.
- The monthly instalment amount for the Approved Loan Amount (the "Monthly Instalment Amount") shall be computed based on:

Approved Loan Amount x Interest

- No. of approved monthly instalments for the Approved Loan Amount
- The interest component in each Monthly Instalment Amount is calculated using a monthly reducing balance method by applying the Effective Interest Rate on the outstanding amount of the Approved Loan Amount, thereby reducing the interest component in each Monthly Instalment Amount as repayments are made each month.
- The Bank may at its sole discretion from time to time vary the method of calculation of the Interest and/or the Monthly Instalment Amount.
- The credit limit of your UOB CashPlus account will be reduced by the Approved Loan Amount approved under the CCPL, and will be progressively restored with the amount of each Monthly Instalment Amount received by the Bank.
- The Bank requires a minimum of three (3) to five (5) business days (excluding Saturday and Sunday) to process your CCPL application.
- Upon UOB's approval of your CCPL application, no cancellation or restructuring or partial prepayment will be allowed. No funds transfer on promotional interest rate will be allowed with an existing CCPL on your UOB CashPlus account.
- A cancellation charge of \$S150 or 3% of the outstanding Approved Loan Amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Approved Loan Amount at any time before the expiry of the loan tenor of your CCPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CCPL account or prepay in full any of your CCPL.
- If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-five (25) days from the UOB CashPlus statement date or otherwise notified to you, you will be charged default interest on the billed instalment amount.
- All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any request of appropriation by you or any other person making such payment on your behalf, including but not limited to applying the payments to the following:
  - i. All outstanding interest and fees with respect to CCPL;
  - ii. All outstanding principal amount with respect to CCPL;
  - iii. All other outstanding interest in respect of your UOB CashPlus account;
  - iv. All other outstanding fees (including annual fee, late charges and any other fees in relation to your UOB CashPlus account);
  - v. All outstanding interest and fees with respect to your UOB CashPlus account.
- The Bank is entitled in its discretion to amend, vary or modify these CCPL Terms at any time without notice and such changes shall be binding on CashPlus Account holders with effect from such date as the Bank may determine.
- The CCPL Terms shall be governed by the laws of Singapore and Cardmembers hereby submit to the exclusive jurisdiction of the courts of Singapore.
- The Bank's decision on all matters shall be final and conclusive.

### CreditSure Plus (CSP) Terms & Conditions

- I declare that the information given in this application form together with any relevant documents are complete, true and accurate and no information or material facts have been withheld. I agree that the information shall form the basis of the contract between the parties thereto.
- I agree that the submission of this application form will serve as the proposal. I understand that CSP is underwritten by Prudential Assurance Company Singapore (Pte) Limited ("Prudential"), under CSP Policy No. CL100006. The policy is not obligation of, deposit in or guaranteed by UOB.
- I understand that the CSP Certificate of Nomination and all other documents from Prudential and/or UOB are considered delivered and received by me, if sent by ordinary post, 7 days after the date of posting to my last known address with UOB.
- I declare that I am between 21 and 65 years of age. I have read, understood and agree to be bound by the terms, conditions and exclusions relating to CSP.
- I hereby authorize UOB to deduct any premiums due in respect of CSP from my respective UOB Credit Card(s) and/or UOB CashPlus account (which is/are nominated to which CSP is to apply). I understand that the commencement of the coverage is subject to the CSP premium being successfully charged to my UOB Credit Card(s) and/or UOB CashPlus account.
- I understand that in the event that I decide this policy is not suitable for me, I have the right to cancel by giving written notice to UOB within 30 days from the date of receipt of CSP Certificate of Nomination and all other documents from Prudential and/or UOB.
- This policy and its Supplementary benefit(s) (if any) is/are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy and its Supplementary benefit(s) (if any) is/are automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, you may apply to Prudential Assurance Company Singapore (Pte) Limited ("Prudential") or SDIC web-site ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)). If a material fact is not disclosed in this proposal, any nomination issued under this policy may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. Please check to ensure you are fully satisfied with the information declared in this proposal.
- Important Notice and Disclaimers: Buying a life insurance policy is a long-term commitment. This plan has no cash value. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience. You are recommended to seek advice from a qualified financial adviser representative for a financial analysis before purchasing a policy suitable to meet your needs. This brochure is for reference only and is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of any insurance products. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in your Certificate of Nomination for CreditSure Plus Policy No. CL100006. The precise terms and conditions of any insurance products are specified in the respective policy documents. The above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser with regards to your specific investment objectives, financial situation and any of your particular needs before making a commitment to purchase any insurance products. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether any of the insurance products is/are suitable for you. I understand that in the event that I decide this policy is not suitable for me, I have the right to cancel by giving written notice to UOB within 30 days from the date of receipt of CSP Certificate of Nomination. This brochure is for reference only and is not intended as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. United Overseas Bank Limited does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance product stated herein is provided by Prudential Assurance Company Singapore (Pte) Limited. This material is not required to be reviewed or endorsed by the Monetary Authority of Singapore. Information is correct as at 1 June 2017.

United Overseas Bank Limited Co. Reg. No. 193500026Z

Prudential Assurance Company Singapore (Pte) Limited. Reg. No. 199002477Z



United Overseas Bank Limited Tel: 1800 222 2121

Website: uob.com.sg

Date Received:

MAIL IT BACK TO US

☐ 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 7 and sign under Section 11. For your convenience, no income documents will be required. If you have had a change of employment, please also complete section 8 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. UOB Credit Cards Please tick ☒ to indicate your choice of UOB Credit Cards.

<b>UOB Credit Cards: 1-Year Annual Fee Waiver* (*Denotes mandatory fields)</b>
<input type="checkbox"/> <b>UOB One Card (001/843) Promo (CC): MU00101</b>
<input type="checkbox"/> <b>UOB PRVI Miles American Express Card (001/333) Promo (CC): MU0099</b>
<input type="checkbox"/> <b>UOB PRVI Miles World Mastercard Card (001/515) Promo (CC): MU0099</b>
<input type="checkbox"/> <b>UOB PRVI Miles Visa Card (001/853) Promo (CC): MU0099</b>
<input type="checkbox"/> <b>UOB EVOL (001/454) Promo (CC): MU0106</b> Upon successful application for UOB EVOL, you will be automatically enrolled for eStatements and the physical copies of your existing credit cards statements (if any) will cease to be generated. Visit uob.com.sg/estatement for details.
<input type="checkbox"/> <b>UOB Lady's Card (001/812) Promo (CC): MU00111; or</b> <input type="checkbox"/> <b>UOB Lady's Solitaire (001/513) Promo (CC): MU00021</b> <b>Select your preferred category(ies):</b> <input type="checkbox"/> Beauty & Wellness (Personal care stores, fitness centres, spas) <input type="checkbox"/> Dining (Fast food, restaurant, online food delivery) <input type="checkbox"/> Entertainment (Movies, clubs, pubs, karaoke lounges) <input type="checkbox"/> Family (Supermarkets, online grocers, babies & kids' wear) <input type="checkbox"/> Fashion (Boutiques and online fashion stores selling shoes, bags & clothes) <input type="checkbox"/> Transport (Petrol, Bus, Trains, Taxis and Grab rides) <input type="checkbox"/> Travel (Airlines, hotel bookings, travel agencies, duty free stores) <b>Note:</b> Lady's Card = choose 1 category ; Lady's Solitaire Card = choose 2 categories. Do ensure that your selection(s) matches the card you applied for. Should there be any mismatch, we will take the category(ies) as per alphabetical order.
<input type="checkbox"/> <b>UOB Absolute Cashback Card (001/332) Promo (CC): MU0099</b>
<input type="checkbox"/> <b>Krisflyer UOB Credit Card (001/506) Promo (CC): MU0124</b>
<input type="checkbox"/> <b>Lazada-UOB Card (001/510) Promo (CC): MU00101</b>
<input type="checkbox"/> <b>UOB Preferred Platinum Visa Card (001/801) Promo (CC): MU00113</b>
<input type="checkbox"/> <b>UOB Visa Signature Card (001/451) Promo (CC): MU0028</b>
<input type="checkbox"/> <b>Singtel-UOB Card (001/803) Promo (CC): CU0024</b> Please note that the first nominated Singtel account must be registered under your name. For nomination of other accounts, please login with the respective Singtel OnePass to perform the card linkage. This Singtel account will be automatically charged to your Singtel-UOB Card on a recurring basis and will supersede any existing payment arrangements (including GIRO) you may have with Singtel upon successful application. My Singtel Account

2. UOB CASHPLUS

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

UOB CASHPLUS

1-YEAR fee waiver

Upon successful application for UOB CashPlus, you will be automatically enrolled for eStatements. Visit uob.com.sg/estatement for details.

**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 compliance 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 6.

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 2,3,7,8 and sign under Sections 2 and 11.  
• Submit all required documents.  
• UOB CashPlus application is independent from UOB Credit Card application.

Applicant's Signature

3. 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 : 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 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.

4. FREQUENT FLYER REGISTRATION

KrisFlyer UOB Credit Card

Are you an existing KrisFlyer UOB Debit Card or KrisFlyer UOB Account Holder? (Please choose 1 option)

☐ Yes, please use my existing KrisFlyer membership details as per bank records for future crediting of KrisFlyer miles.

☐ No, but I have a KrisFlyer Membership.

The KrisFlyer membership will be linked to your KrisFlyer UOB Credit Card for future crediting of KrisFlyer miles.

KrisFlyer Membership Number

First Name

Last Name/Surname (min. 2 characters)

☐ No, and I do not have a KrisFlyer membership.

A KrisFlyer membership number will be assigned to you by the Bank. Please indicate your preferred KrisFlyer membership details.

First Name

Last Name/Surname (min. 2 characters)

Your email address and mobile number stated in this form will be used for sending Personal Identification Number (PIN) by Singapore Airlines Limited to access your KrisFlyer membership account. Mandatory for new KrisFlyer membership registration. In the event an invalid KrisFlyer membership number is submitted by you in your KrisFlyer UOB Credit Card application, the Bank may designate a new KrisFlyer membership number to you and you agree to such new KrisFlyer membership number and the terms and conditions attached with it. If you have an existing KrisFlyer UOB Debit Card, the Bank will use your existing KrisFlyer membership details as per bank records for future crediting of KrisFlyer miles.

All other UOB Credit Cards

☐ Yes, please link my UOB Credit Card account to my Frequent Flyer Membership for future conversion of UNIS to Frequent Flyer miles.

My KrisFlyer Membership No.\*

My Asia Miles Membership No.\*

5. UOB PERSONAL LOAN-DISBURSEMENT DETAILS

☐ Yes! I want to enjoy fixed monthly instalments with UOB Personal Loan for:

☐ UOB CashPlus ☐ UOB Credit Card type: \_\_\_\_\_  
(indicate one of the selected card at section 1)

(Please tick preferred tenor)

UOB CashPlus*	UOB Credit Cards*
<input type="checkbox"/> 60 months : CPPL080018060	<input type="checkbox"/> 60 months : CCPL080018060
<input type="checkbox"/> 48 months : CPPL080018048	<input type="checkbox"/> 48 months : CCPL080018048
<input type="checkbox"/> 36 months : CPPL080018036	<input type="checkbox"/> 36 months : CCPL080018036
<input type="checkbox"/> 24 months : CPPL080018024	<input type="checkbox"/> 24 months : CCPL080018024
<input type="checkbox"/> 12 months : CPPL080018012	<input type="checkbox"/> 12 months : CCPL080018012

DISBURSEMENT DETAILS

Requested Amount\* (minimum of S\$1,000, rounded to the nearest S\$100)

S\$

Name of Bank\*

Name of Account Holder\* (as in your other bank/credit card/credit line account)

Account Number\*

PLSC: BR

6. CREDITSURE PLUS (Applicable to UOB Credit Card members and/or UOB CashPlus account holders only, between the age of 21 and 65 years)

**WARNING: PURSUANT TO SECTION 25(S) OF THE INSURANCE ACT (CAP142), YOU ARE TO DISCLOSE IN THIS APPLICATION FORM FULLY AND FAITHFULLY, ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE NOMINATION UNDER CSP POLICY CL100006 ISSUED HEREUNDER MAY BE VOID.**

**Yes!** I want to enroll for CreditSure Plus ("CSP") to protect all my existing/future UOB Credit Card(s) including Supplementary Card(s), and/or my existing/future UOB CashPlus account at \$0.55 / \$100 outstanding balance\*.

Principal Applicant's Signature

By submitting this application form, (i) I certify that I have read and understood the features, charges, risks, terms, conditions and exclusions relating to CSP, including the CSP Certificate of Nomination, which are available at www.uob.com.sg/CSP; (ii) I authorize and give UOB consent to disclose any information relating to me and/or my nominated account(s) to which CSP is to apply, to Prudential, the insurer for CSP, for all purposes relating to CSP and without any liability or notice to me; (iii) I authorize, agree and consent to Prudential, its associated persons/organization, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "Prudential Related Persons") to collect, use, disclose, store retain and/or process all personal data and information that had/had been provided to Prudential Related Persons and/or Prudential Related Persons possess about me (whether from me or a third party), in the manner and for the purposes described in the Prudential Privacy Notice which is available on Prudential's website, including but not limited to, processing of this application/form or any other existing or future policy(ies)/programs that I may hold/participate with Prudential, and such other purposes ancillary or related to the administering of the policy(ies), account(s) and/or managing my relationship with Prudential.

7. TELL US ABOUT YOURSELF (\*Denotes mandatory fields)

Name as in NRIC/Passport\*\* ☐ Mr ☐ Ms ☐ Dr Gender\* ☐ Male ☐ Female

(underline surname)

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, One-Time-Password-SMS-OTP and KrisFlyer membership registration

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

Email Address\*

This email address will be used for sending Personal Identification Number (PIN) by Singapore Airlines Limited to access your Krisflyer membership account. Mandatory for new KrisFlyer membership registration

Mother's Maiden Name (for emergency identification purposes)



8. YOUR EMPLOYMENT DETAILS (†Denotes mandatory fields)

Company Name†

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

Office Address

House/Block  Unit #

Street/Building Name

Postal Code

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

Business Services -

☐ a. Landlord / ☐ b. Manpower

☐ Computing & 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

Occupation† (please tick one box only)

AA ☐ Accounts Assistant

GO ☐ Government Officer

MG ☐ Manager

OA ☐ Operation Assistant

SI ☐ Service Industry Staff

AC ☐ Accountant/Financial Controller

DR ☐ Director/Managing Director/Chairman

IA ☐ Insurance Agent/Financial Planner

SP ☐ Sole Proprietor/Partner

TE ☐ Technician/Engineering Assistant/Traffic Assistant

CN ☐ Consultant

EN ☐ Engineer

MK ☐ Marketing Executive

SA ☐ Sales Assistant

SR ☐ Sales Executive

Others (please indicate)

Monthly Gross Income† S\$

(Please provide supporting documents)

9. ADDITIONAL CARD APPLICANT'S INFORMATION

(Applicable if 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).

10. SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

Name as in NRIC/Passport\*† ☐ Mr ☐ Ms ☐ Dr Gender† ☐ Male ☐ Female

(underline surname)

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) Employment Pass Expiry Date† (DDMMYYYY)

For Non-Singaporeans only For Non-Singaporeans only

Nationality† Other Nationalities ☐ Yes ☐ No

If Yes, please specify:

Relationship to Principal Applicant

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)

Date of Birth† (DDMMYYYY) Country of Birth†:

Home Telephone Mobile Tel.No.† Mandatory for card activation and One-Time-Password- SMS-OTP

SUPPLEMENTARY CARD APPLICATION (All fields are mandatory)

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

Company Name

Race

Occupation

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

Business Services -

☐ a. Landlord / ☐ b. Manpower

☐ Computing & 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

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

☐ No Income

☐ Less than 20,000

☐ 20,000 - 39,999

☐ 40,000 - 69,999

☐ 70,000 - 89,999

☐ 90,000 - 119,999

☐ 120,000 - 199,999

☐ 200,000 - 299,999

☐ 300,000 and above

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

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

11. 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).

12. 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-v9.0-011224) and the Terms and Conditions governing UOB Personal Loan (applicable only when you choose to take up UOB Personal Loan) 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.

FOR BANK USE					
Source (CC)	Source (CP) 30:ST	Pdt Type(CP) RCD	Promo (CP) 0502CRF		
ST ID	Agent Code	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.

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.