



REVISION IN SECURED CREDIT CARD LIMIT & CONVERSION TO SECURED/UNSECURED CREDIT CARD

For Bank's Use: Mail instructions to United Overseas Bank Limited, Privy Box No. 920969 Singapore 929292

Note: All requests are subject to Bank's approval.

YOUR PARTICULARS

Name as in NRIC/Passport (underline surname): _____

NRIC/Passport no.: _____ Nationality: _____

Company name: _____

Length of employment: _____ Years _____ Months Self-employed: Yes No

Occupation (please tick one box only) Mandatory

<input type="checkbox"/> Account Assistant	<input type="checkbox"/> Operation Assistant	<input type="checkbox"/> Consultant	<input type="checkbox"/> Marketing Executive	<input type="checkbox"/> Technician/Engineering Assistant/Traffic Assistant
<input type="checkbox"/> Government Officer	<input type="checkbox"/> Service Industry Staff	<input type="checkbox"/> Engineer	<input type="checkbox"/> Sales Assistant	<input type="checkbox"/> Director/Managing Director/Chairman
<input type="checkbox"/> Manager	<input type="checkbox"/> Accountant/Financial Controller		<input type="checkbox"/> Sole Proprietor/Partner	<input type="checkbox"/> Sales Executive
<input type="checkbox"/> Insurance Agent/Financial Planner				<input type="checkbox"/> Others

PREFERRED CREDIT LIMIT (MANDATORY SECTION TO BE COMPLETED)

I have no preference for the credit limit on my Credit Card(s). Preferred Credit Card Limit \$S _____

I/We understand that the Bank has the right to grant me/us a credit limit that is lower than what I/We have indicated above. If no preferred credit limit is stated or if no options are selected, I/We understand that the Bank has the right to assign the credit limit(s) at its discretion and I/We hereby confirm that I/We agree and consent to any credit limit assigned by the Bank. Preferred credit limit will be rounded up to the nearest S\$500. I/We understand that any credit limit increase will not be applicable to existing Supplementary Cardholder(s) not indicated on this application form, if any.

REVISION IN SECURED CREDIT CARD LIMIT

Revision in Secured Credit Card Limit for my Secured Credit Card Number(s) _____
(I hereby agree to have my credit card limit adjusted accordingly)

	From	To
Collateral Account Name (New set of letter of Charge and Set-Off to be signed if there is a change in Account Name)		
FD Account No. and Deposit No.		
Pledged TD Amount		

CONVERSION FROM UNSECURED TO SECURED CREDIT CARD

Convert my Unsecured Credit Card(s) to Secured Credit Card(s) and pledge FD(s) upon approval.
Please provide duly completed Letter of Charge and Set-off to be signed and witnessed by UOB branch staff.

Unsecured Credit Card Number	FD Account No. and deposit No.

CONVERSION FROM SECURED TO UNSECURED CREDIT CARD

Convert my Secured Credit Card(s) to Unsecured Credit Card(s) and unpledge FD(s)* upon approval.
Please refer to back of page for the income documents required.

Secured Credit Card Number	FD Account No. and deposit No.

*In the event that the conversion request is unsuccessful: (Please select one of the following)

- Cancel Secured Credit Card Number(s) and proceed with unpledging of FD as stated above
- Retain Secured Credit Card Number(s) and pledge on FD as stated above

DECLARATION AND AUTHORISATION

By signing this Application Form, I/We, the Applicants:

- i. represent and warrant that all information and documents provided by me/us in this application is true and complete.
- ii. hereby authorise UOB (the "Bank") to obtain and verify any information about me/us at the Bank's discretion and further authorise the Bank to conduct credit checks and verify information given in this application with any party without reference to me/us.
- iii. confirm and agree that if this application has been sent by email, the Bank is authorised to rely and act upon on the emailed copy without the original .
- iv. understand that the credit limit of all the Supplementary Card(s) under the relevant Supplementary Cardholder(s) of the Principal Cardholder will be adjusted according to the options indicated in this form, unless otherwise informed by the Bank.
- v. understand that any credit limit adjustment will not be applicable to existing Supplementary Cardholder(s) not indicated on this application form, if any.
- vi. hereby consent that the Bank may at any time without liability to me/us, use and/or disclose any information relating to me/us or any of my/our accounts with the Bank for purposes relating to this Application (including without limitation to the Consumer Credit Bureau, the Bank's branches worldwide and its officers, agents, correspondents and independent contractors).
- vii. hereby confirm that I/We have read, understood and agree to be bound by the terms and conditions set out on the reverse side of this Application form.
- viii. further understand that the terms and conditions contained in the UOB Cardmember Agreement and the UOB CashPlus Agreement that can be obtained at uob.com.sg will continue to apply.

Name of Supplementary Cardholder 1

Name of Supplementary Cardholder 2

NRIC no.:

NRIC no.:

Principal Cardholder's Signature and Date

Signature and Date

Signature and Date



Please refer to back of page for full terms and conditions. All information is correct at time of print.
United Overseas Bank Limited Co. Reg. No. 193500026Z.

For Bank Use		Source Code: 90004 (CC), 5C (CP)	
CL: Fr	To:	A1:	
Reviewed By:	Approved By:		

INCOME DOCUMENTS REQUIRED (APPLICABLE FOR CONVERSION FROM SECURED TO UNSECURED CREDIT CARD ONLY)

For Salaried Employees

- Latest Income Tax Notice of Assessment¹ and Computerised Payslip; OR
- Latest 3 months' Computerised Payslip; OR
- Latest 12 months' CPF Contribution History Statement²

For Commission-based Employees

- Latest 12 months' CPF Contribution History Statement; OR
- Latest Income Tax Notice of Assessment¹

For Self-Employed

- Latest Income Tax Notice of Assessment¹

For Foreigners: In addition to the above documents, please provide a copy of your **Passport** and **Employment Pass** (with at least 6 months validity).

For Singapore Permanent Residents: In addition to the above documents, please also provide a copy of your NRIC.

¹You can now print your Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.

²For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$7,400. **Please submit your latest Income Tax Notice of Assessment together with your CPF Contribution History Statement if your monthly salary is more than S\$7,400.**

Terms & Conditions:

1. The Bank has the right to grant you a credit limit that is lower than the preferred credit limit indicated in this application, particularly if you have any unsecured credit facility with the Bank and/or income documents which reflect a lower earned income. Adjustment to credit limit shall be rounded up to the nearest S\$500 and where no preferred credit limit is stated above, the Bank may adjust the credit limit in its discretion. If your earned income is not less than S\$30,000 p.a., the aggregate credit limit of your UOB Credit Card(s) and UOB CashPlus can be (a) up to 4 times your monthly income; or (b) a higher multiplier of your monthly income at the Bank's discretion and as may be permitted under law.
2. Any approved aggregate credit limit may be apportioned to your Credit Card(s) and/or CashPlus at the Bank's discretion.
3. Any approved credit limit increase for your Credit Card(s) will be assigned to all your current principal and supplementary Credit Card(s), save for existing supplementary cardholder(s) not included in this application, and you shall abide by such approved credit limit.
4. If the credit limit for your Credit Card(s) and/or CashPlus is reduced pursuant to the Bank's review and the current outstanding balance for such Credit Card(s) and/or CashPlus exceeds the revised credit limit, you must immediately pay the Bank such excess in the manner directed by the Bank in its discretion.
5. For the Bank to assess this application, this application (duly completed and signed) and your latest and complete income documents must be submitted to the Bank within 3 weeks of the date of this application. Any late or incomplete submission may be declined without notification to you.
6. The acceptance and approval of this application is at the sole discretion of the Bank whose decision is final, conclusive and binding. The Bank shall not be required to give any reason or prior notice or be liable to any person in connection with any acceptance or rejection of this application and no appeals or correspondences will be entertained.
7. The Bank reserves the right to request for additional documents for the purpose of assessing your application for credit limit review.
8. If you have been granted a temporary credit limit increase, any change to your credit limit on your Credit Card(s) and/or CashPlus will take effect only after the temporary credit limit increase has expired.
9. Where this application is submitted email, the Bank is authorised to rely and act upon on the emailed copy without the original.
10. This application supersedes any prior instruction on credit limit adjustment (if any) from you.

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/fairdealing to find out more.