



CASHPLUS

Annual Fee S\$80 per annum (1-year annual fee waiver)



Whether it's a dream vacation, an unforgettable wedding celebration, or even just to pay off other bills with higher interest rates, UOB CashPlus lets you get more out of life.

Experience the freedom and power of UOB CashPlus today.

6 months interest free¹

Apply for a UOB CashPlus line of credit before 30 Sept 2014 and enjoy 6 months interest rebate over a period of 12 months.

Up to 6X your monthly salary

Get up to 6X your monthly salary or S\$200,000, whichever is lower, if you earn above S\$10,000 a month. If you earn between S\$2,500 to S\$10,000 a month, you can get up to 4X your monthly salary.

Get cash in just 1 hour

With express approval at all 53 UOB Group Branches, you can get cash in just 1 hour². You can also fax in your application form before 2pm to enjoy same-day approval³.

Easy access, 24/7

Access your extra cash any time via:

- Complimentary cheque book;
- Internet and mobile banking;
- more than 1,200 ATMS⁴ locally and over 1.4 million Visa Plus ATMs worldwide;
- 24-hour Call Centre at 1800 222 2121.

¹ The "UOB CashPlus 6 Months Interest Free" Promotion Terms and Conditions apply, please visit uob.com.sg/cashplus and read the terms and conditions carefully.

² 1-hour approval is available at all UOB Group Branches on Mondays to Fridays from 9am to 3pm, except Public Holidays.

³ Same-day approval for fax applications is available on Mondays to Fridays from 9am to 2pm, except Public Holidays. Applications submitted after the above-mentioned stipulated times will be processed the next working day. Upon submission of your application form, you will receive an SMS notification on the same day to inform you of the status of your application. Please note that applications pending further documentation will not be eligible for same-day approval.

⁴ Includes OCBC ATMs under the same shared ATM Network.



UOB ACCA Professionals Platinum.

ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the Association of Chartered Certified Accountants, you deserve all the privileges of owning the UOB ACCA Professionals Platinum Card.

REDEEM GREAT GIFTS WITH UOB REWARDS

Use UNI\$ to redeem dining, shopping or travel vouchers in UOB Rewards programme. Alternatively convert your UNI\$ to Air Miles and be on your way to free flights and upgrades. With UOB Instant Reward redemption across the island, you can also redeem your UNI\$ for vouchers instantly at participating stores, cafes and shopping malls.



UOB DINING PRIVILEGES

As a premier dining partner, your UOB Credit Card will open the doors to savoury treats and discounts at over 1,000 dining establishments. Be spoilt for choice with UOB Dining Privileges.



UOB SMART\$ REBATE PROGRAMME

Get SMART\$ rebates on-the-spot at more than 700 participating outlets all year round including Caltex, Best Denki, The Coffee Bean & Tea Leaf, Sephora, Air Asia, Cathay Cineplexes and Breadtalk. SMART\$ works like regular dollars (1 SMART\$ = S\$1). Use your SMART\$ to offset your next purchase at any SMART\$ outlet to enjoy greater savings everyday.



For details on UOB Card privileges, please visit uob.com.sg

Terms and Conditions apply for all privileges, promotions and offers.



UOB ACCA Professionals Platinum.
Reserved for the successful few.

7. DECLARATION OF APPLICANT

(IMPORTANT: PLEASE READ BEFORE SIGNING)

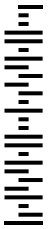
Credit Cards and CashPlus Declaration (CACPDA-V6.0-21052014)

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 proceeding commenced against me/us.
- 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 Accounts and Services; and
 - Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services;
 - where applicable, NETS Terms and Conditions Governing the Use of NETS FlashPay; [Terms are available at 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(s) is terminated before that;
 - the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cardmembers, annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect of his/her card; and
 - if the card applied for in this application comes with a NETS FlashPay, Network for Electronic Transfer (Singapore) Private Limited ("NETS") is the holder and operator of the NETS FlashPay stored value facility.
- 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)/UOB CashPlus account from or to the parties set out in the terms relating to your rights of disclosure under the Terms including any credit bureau 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 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 UOB ACCA Professionals Platinum Credit Card, all personal data provided by me/us in this application for the Co-Brand Card and information and details of my/our Co-Brand Card account(s) which may be issued to me and transactions made thereunder may be shared by you with the respective co-brand partner associated with the Co-Brand Card ("**Co-Brand Partner**") to enable the Co-Brand Partner and its agents and authorised service providers to collect, use and disclose my/our personal data to any person the Co-Brand Partner deems appropriate or necessary for the purposes of:-
 - 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 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.
- acknowledge and agree that this application and all documents submitted to you including all verification documents obtained by you shall belong to you and will be retained by you; and
- confirm and agree that if this application has been sent by fax, you are authorised to rely and act upon on the faxed copy without the original.

Reminder!
Have you
✓ signed the application form?
✓ filled in ALL fields in the application form?
✓ attached ALL the required documents?

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



**BUSINESS REPLY SERVICE
PERMIT NO. 08908**

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

JOB ACCA VISA PLATINUM CARD AND UOB CASHPLUS APPLICATION FORM

Website: uob.com.sg

Date Received:

2 EASY WAYS TO APPLY

FAX  6356 8841

MAIL  Mail it back to us

Please complete all fields and attach the required documents. Applications with incomplete information or supporting documents will result in delay in processing.

Existing UOB Principal Cardmembers only need to complete Section 1 and sign under Section 6. For your convenience, no income documents will be required. If you have had a change of employment, please also complete Section 2 and attach your updated income documents.

Yes, I would like to have my new card(s) couriered to my mailing address at a nominal fee of S\$10.

1. TELL US ABOUT YOURSELF

Name as in NRIC/Passport* (underline surname) Mr Ms Dr

.....

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

.....

Gender Male Female

Passport Expiry Date (DDMMYYYY)
 For Non-Singaporeans only

Nationality Country of Residence

.....

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)

No. of Dependents Employment Pass Expiry Date (DDMMYYYY)
 For Non-Singaporeans only

.....

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

Office Telephone Bill To Home Office

Home Address (Do provide us with billing proof if home address differs from address in NRIC. Please do not provide P.O. Box address.)

House/Block Unit #

Street/Building Name Postal Code S

Residential Status: Owned Mortgaged Parent's Rented

Residential Type: HDB-3Rm/4Rm HDB-5Rm/Executive Apartment Executive Condo/HUDC

Private Apartment/Condominium Terrace Semi-Detached Bungalow

Years Of Residence: Years There: Months There:

E-Mail Address

Mother's Maiden Name (for emergency identification purposes)

.....
 Overseas Address (mandatory for Permanent Residents and Non-Singaporeans)

Overseas Contact No. (mandatory for Permanent Residents and Non-Singaporeans)

.....

2. YOUR EMPLOYMENT DETAILS

No Annual Fee

Company Name

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

Office Address

House/Block Unit #

Street/Building Name

Postal Code S

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

ED Education Services RT Wholesale/Retail Trade* BU Engineering
 PU Government TR Transportation BU Business Consultancy
 FI Financial Services IN Insurance BU Real Estate
 CO Construction PR Professional Services* MF Manufacturing*
 CI Computer & IT HO Hotel

Others (please indicate) * Please indicate company products/services:

Occupation (please tick one box only)

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

Others (please indicate)

Annual Gross Income Latest 12 months* CPF Contribution History Statement

(Please provide supporting documents)

* Submitted via uobgroup.com/submitcpfstmt.jsp (you will need your SingPass to gain access).

SS: Submission date:

3. SUPPLEMENTARY CARD APPLICATION

No Annual Fee

Name as in NRIC/Passport* (underline surname) Mr Ms Dr

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

NRIC/Passport/PR* No. For Singaporeans, please provide NRIC no. only Passport Expiry Date (DDMMYYYY)
 For Non-Singaporeans only

Gender Date of Birth (DDMMYYYY) Relationship to Principal Applicant

Male
 Female

Nationality Country of Residence

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

Home Address House/Block Unit #

Street/Building Name Postal Code S

Company Name Occupation

Type of Industry: Tick here if self-employed

Preset Credit Limit: S\$ (In multiples of S\$500) Not applicable

4. UOB CASHPLUS

1 YEAR fee waiver

Yes! I want to enjoy UOB CashPlus at 17.95% per annum with the first year annual fee waiver of S\$80.



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 No

In the event I become a U.S. Person (citizen or permanent resident), I further agree to notify the Bank within 30 days of such change and provide all information and documents requested by the Bank; that the Bank may take or refrain from taking any action whatsoever due to the change; and to do all things required by the Bank in order to procure or ensure compliances with the Applicable Laws both domestic and foreign / Inter Governmental Agreements.

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

Note:

- Please complete all the fields in Sections 1, 2 and sign under Section 4 and 6
- Submit all required documents
- UOB CashPlus application is independent from UOB Credit Card application

Applicant's Signature

5. PREFERRED CREDIT LIMIT

Please indicate your preferred aggregate credit limit* for the UOB Credit Card(s) and/or UOB CashPlus applied for in this application:

I have no preference for the credit limit on the UOB Credit Card(s) and/or UOB CashPlus applied for in this application. I understand that the Bank has the right to assign the credit limit(s) at its discretion and I agree and consent to any credit limit assigned by the Bank.

or **UOB Credit Card(s)** : S\$..... (Minimum Credit Limit = S\$2,000);
UOB CashPlus : S\$..... (Minimum Credit Limit = S\$2,000);

I understand and agree that the Bank has the right to grant me a credit limit that is lower than what I have indicated above.

Note:

- 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.
- The Bank has the right to grant you a credit limit that is lower than your preferred credit limit indicated above for UOB Credit Card(s) and UOB CashPlus if you have any UOB unsecured credit facility and/or your income documents reflect a lower earned income. The Bank reserves the right to request for additional documents and/or information from you.
- If preferred credit limit is not indicated above, the Bank will determine at its sole discretion the credit limit to be assigned for UOB Credit Card(s) and/or UOB CashPlus and the Bank's decision shall be final and binding.
- The preferred credit limit indicated above for UOB Credit Card(s) will also be assigned to all your current Principal UOB Credit Card(s), if applicable and the preferred credit limit will be the aggregate credit limit for all your current Principal UOB Credit Card(s).
- Any credit limit increase will not be applicable to existing Supplementary Cardholder(s), if any, not stated in this application form.

6. 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, fax) 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 (CACPD-A-V6.0-21052014). 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.

*For new card applicants without UOB Personal Internet Banking and Mobile Services ("PIB/MBK"), the mobile phone number provided will be used for SMS-OTPs (One-Time Password), credit card security alerts, and authentication subscriptions. If you already have PIB/MBK, your new Card or CashPlus account can be accessed with your existing PIB/MBK username and password. If your mobile phone number has since changed and you wish to have it updated, please complete a Change of Address/Contact Details Form available at uob.com.sg.

*If you are already an existing UOB Phone Banking customer, your UOB Credit Card account will be linked to your current Access Code and PIN. If you are not an existing UOB Phone Banking customer, a new Access Code and PIN will be sent to you upon approval of your UOB Credit Card application.

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.

All information is correct at the time of print.



CCALNSG04

SC: 50020

FOR BANK USE			
Promo (CC) CU0036	Source (CP) 30:V3	Pdt Type (CP) RC	Promo (CP) 30:0502V3
ST ID	Card Org/Type 001/844	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

Please fax this portion to 6356 8841

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

UOB ACCA PROFESSIONALS CREDIT CARD ANNUAL FEE

Principal Card	Free for life
1 st Supplementary Card	
2 nd Supplementary Card	S\$96.30

APPLICATION REQUIREMENTS

Citizenship	UOB Credit Cards		UOB CashPlus
	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	S\$30,000 p.a.	S\$40,000 p.a.	S\$30,000 p.a.

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

REQUIRED DOCUMENTS

	Salaried Employees	Commission-Based Employees	Self-Employed
NRIC (front and back) for Principal & Supplementary Card Applicants	✓	✓	✓
Latest 3 months' Computerised Payslip	✓ OR		
Latest 12 months' CPF Contribution History Statement* via uobgroup.com/submitcpfstmt.jsp (SingPass required)	✓	✓	
Latest Income Tax Notice of Assessment* and Computerised Payslip	✓	OR	2 Years' Income Tax Notice of Assessment*

For foreigners:

- In addition to the above documents, please provide**
- **Employment Pass with at least 6 months' validity; and**
 - **A photocopy of Passport with at least 6 month validity (Principal and Supplementary Applicant); and**
 - **Latest billing proof as per your local residential address (e.g. telephone bill, utilities bill etc)**

* For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$5,000 per month. Submit your Latest 12 months' CPF Contribution History online via uobgroup.com/submitcpfstmt.jsp (SingPass required).

* You can now print your Notices 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.

For Existing UOB Credit Cardmembers:

Latest income documents as above are required if you wish to

- update the Credit Limit on your UOB Cards or there has been a change in your previous employment; or
- apply for UOB CashPlus Application

Please note that if your income documents reflect a lower income than that of our records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income.

UOB Bank reserves the right to request for information and income documents if deemed necessary.

Product name	UOB Credit Cards
Interest-free period	Up to 21 days from statement date if outstanding is paid in full.
Interest on purchases (where applicable)	24% per annum (subject to a minimum charge of \$2.50 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if outstanding is not paid in full by due date).
Interest on cash advances	24% per annum on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the outstanding is paid in full.
Minimum monthly payment	3% of current balance or \$50, whichever is higher, plus any overdue amounts.
Late payment charges	\$60 if minimum payment is not received by due date.
Annual membership fee	Refer to the individual product information for the amount.
Cash advance fee	6% of cash advance amount subject to a minimum fee of \$15.
Fees for foreign currency transactions	For Visa, MasterCard, JCB International or China Unionpay credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5%. 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.
Dynamic Currency Conversion Fee	All Visa and MasterCard transactions effected in Singapore dollars and processed overseas are levied an additional fee of 0.8% by Visa and MasterCard International respectively.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to all outstanding interest and fees followed by the outstanding balance.
Lost / stolen card liability	\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf .)
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete Terms and Conditions (Cardmembers Agreement).	

Product name	UOB CashPlus
Interest-free period	Not applicable.
Interest on purchases (where applicable)	17.95% per annum (subject to a minimum charge of \$5.00 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 rate of 23.95% per annum (subject to a minimum charge of \$5.00 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 payment is made. Thereafter, the interest rate will revert back to 17.95% per annum.
Minimum monthly payment	2.5% of current balance or \$30, whichever is higher, plus any overdue amounts.
Late payment charges	\$90 if minimum payment is not received by due date.
Annual membership fee	\$80 per annum.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to all outstanding interest followed by outstanding fees then to outstanding balance that attracts the lowest interest bearing balance.
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete Terms and Conditions (Terms and Conditions Governing UOB CashPlus)	