

3. Principal Applicant & Co-Applicant/Guarantor/Mortgagor's Details																							
Personal Details	Principal Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor																				
Title:	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Madam <input type="checkbox"/> Others (please specify): _____	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Madam <input type="checkbox"/> Others (please specify): _____																					
Full Name as per ID:																							
New NRIC:																							
Old IC No.:																							
Passport No.:																							
Passport Country of Issue:																							
Passport Issue Date (dd/mm/yyyy):	<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								
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Passport Expiry Date (dd/mm/yyyy):	<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								
		-																					
		-																					
Permanent Resident (Malaysia PR):	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No																					
Additional ID:	<input type="checkbox"/> Malaysia PR <input type="checkbox"/> Police Personnel <input type="checkbox"/> Other Country PR <input type="checkbox"/> Working Permit <input type="checkbox"/> MM2H Programme <input type="checkbox"/> Student Pass <input type="checkbox"/> Army/Military <input type="checkbox"/> Passport	<input type="checkbox"/> Malaysia PR <input type="checkbox"/> Police Personnel <input type="checkbox"/> Other Country PR <input type="checkbox"/> Working Permit <input type="checkbox"/> MM2H Programme <input type="checkbox"/> Student Pass <input type="checkbox"/> Army/Military <input type="checkbox"/> Passport																					
- ID No.:																							
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- ID Expiry Date (dd/mm/yyyy):	<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								
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Date of Birth (dd/mm/yyyy):	<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								<table border="1"> <tr> <td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>			-								
		-																					
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Gender:	<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male																					
Citizenship (Nationality):	<input type="checkbox"/> Malaysian <input type="checkbox"/> Others (please specify): _____	<input type="checkbox"/> Malaysian <input type="checkbox"/> Others (please specify): _____																					
Residence Country:	<input type="checkbox"/> Malaysia <input type="checkbox"/> Others (please specify): _____	<input type="checkbox"/> Malaysia <input type="checkbox"/> Others (please specify): _____																					
Resident:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No																					
Race:	<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others (please specify): _____	<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others (please specify): _____																					
Bumiputera :	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Others: _____ (Applies to Foreigners only)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Others: _____ (Applies to Foreigners only)																					
Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed																					
No. of Dependents:	<table border="1"> <tr> <td></td><td></td> </tr> </table> People			<table border="1"> <tr> <td></td><td></td> </tr> </table> People																			
Highest Education:	<input type="checkbox"/> Primary <input type="checkbox"/> Diploma <input type="checkbox"/> Post Graduate <input type="checkbox"/> Secondary <input type="checkbox"/> Degree	<input type="checkbox"/> Primary <input type="checkbox"/> Diploma <input type="checkbox"/> Post Graduate <input type="checkbox"/> Secondary <input type="checkbox"/> Degree																					
Contact details																							
Home Tel No.:																							
Mobile No. (Handphone):																							
E-Mail Address (*Mandatory field):																							
Address details																							
Residence Type:	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parent's/Relative's <input type="checkbox"/> Mortgaged <input type="checkbox"/> Others (please specify): _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parent's/Relative's <input type="checkbox"/> Mortgaged <input type="checkbox"/> Others (please specify): _____																					
No. of Year(s) There	<table border="1"> <tr> <td></td><td></td> </tr> </table> Years			<table border="1"> <tr> <td></td><td></td> </tr> </table> Years																			

Residential Address:		
- Postcode		
- City/Town		
- State		
- Country		
Mailing Address (if different from residential address):		
- Postcode		
- City/Town		
- State		
- Country		
Home Country Address (for non-Malaysian and non-Malaysian PR applicants only):		
- Postcode		
- City/Town		
- State		
- Country		
Justification if Home Country Address does not match with country of citizenship (otherwise, may be left as blank):		
Relationship with Principal Applicant:	<input type="checkbox"/> Spouse <input type="checkbox"/> Parent/Child <input type="checkbox"/> Sibling <input type="checkbox"/> Others (please specify): _____	
4. Employment Details		
Employer Name/Business Name:	<input type="checkbox"/> Self-Employed (please tick if applicable)	<input type="checkbox"/> Self-Employed (please tick if applicable)
Office Address:		
- Postcode		
- City/Town		
- State		
- Country		
Office Tel No:		
Business Type (Nature of Business):		
Occupation:		
Job Designation (Position Held):	<input type="checkbox"/> Executive <input type="checkbox"/> Manager <input type="checkbox"/> Professional <input type="checkbox"/> Skilled <input type="checkbox"/> Unskilled <input type="checkbox"/> Operational <input type="checkbox"/> Others/Category not listed above (please specify): _____	<input type="checkbox"/> Executive <input type="checkbox"/> Manager <input type="checkbox"/> Professional <input type="checkbox"/> Skilled <input type="checkbox"/> Unskilled <input type="checkbox"/> Operational <input type="checkbox"/> Others/Category not listed above (please specify): _____

Employment Sector (Employment Type):	<input type="checkbox"/> Employer <input type="checkbox"/> Private Employee <input type="checkbox"/> Government Employee <input type="checkbox"/> Reporting Entity Employee <input type="checkbox"/> Unemployed	<input type="checkbox"/> Self Employed/ Own Account Worker <input type="checkbox"/> Outside Labour Force <input type="checkbox"/> Unpaid Family Worker	<input type="checkbox"/> Employer <input type="checkbox"/> Private Employee <input type="checkbox"/> Government Employee <input type="checkbox"/> Reporting Entity Employee <input type="checkbox"/> Unemployed	<input type="checkbox"/> Self Employed/ Own Account Worker <input type="checkbox"/> Outside Labour Force <input type="checkbox"/> Unpaid Family Worker		
Length of Service:	<input type="text"/> Years <input type="text"/> Months		<input type="text"/> Years <input type="text"/> Months			
Income Information						
Gross Monthly Income	RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>		RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>			
Other Monthly Income	RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>		RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>			
Total Monthly Income	RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>		RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>			
Total Annual Income	RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>		RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>			
5. Previous Employment Details						
Employer Name/Business Name:						
Business Type (Nature of Business):						
Occupation:						
Length of Service:	<input type="text"/> Years <input type="text"/> Months		<input type="text"/> Years <input type="text"/> Months			
6. Account(s) with UOB						
I am existing UOB customer:	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No			
7. Other Financial Commitments (inclusive Non-Financial Institutions)						
	1	2	3	1	2	3
Name of Financial/ Non-Financial Institutions						
Type of Facility/Account						
Amount of Finance (RM)						
Monthly Instalment (RM)						
Present Outstanding Balance (RM)						
8. Spouse Details (if spouse is a co-applicant, please leave this blank)						
Full Name as per ID:						
New NRIC:						
Passport No.:						
Nationality:	<input type="checkbox"/> Malaysian <input type="checkbox"/> Others (please specify): _____			<input type="checkbox"/> Malaysian <input type="checkbox"/> Others (please specify): _____		
Mobile No. (Handphone):						
Employer Name/Business Name:						
Occupation:						
Monthly Income:	RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>			RM <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>		
9. Emergency Contact Person (Family Member / Relative Not Staying with You)						
Name:						
Relationship:						
Contact No.:						
Email Address:						
Address						
- Postcode						
- City/Town						
- State						
- Country						

10. My/Our Documents

I/We have enclosed the following: All Applicants:	<input type="checkbox"/> Photocopy of IC (both sides) <input type="checkbox"/> Latest 6 months bank statements (Savings/Current/Fixed Deposit etc.) <input type="checkbox"/> Latest EA Form/Form BE/Form B with proof of tax payment <input type="checkbox"/> Sales and Purchase Agreement or Booking Receipt or Copy of Title Deed	<input type="checkbox"/> Latest Loan/Financial Statement (if refinancing) <input type="checkbox"/> EPF Statement <input type="checkbox"/> Latest 3 months Credit/Charge Card(s) statements <input type="checkbox"/> Valuation Report <input type="checkbox"/> Others (please specify): _____
Salaried Applicants	<input type="checkbox"/> Employer's confirmation on current salary <input type="checkbox"/> Latest 3 months salary slip	
Self Employed Applicants	<input type="checkbox"/> Latest 3 months salary slip	

11. My/Our Declarations (Related to Loan)
Declaration by Applicant

- I/We hereby declare that the information given above is true and accurate and authorise United Overseas Bank (Malaysia) Bhd ("the Bank") and its representative to obtain information pertaining to this application from any source (including but not limited to credit information or credit reference providers).
- If my/our application is approved and the information given is found to be untrue, I/we understand that the Bank has the right to recall the loan/financing or to impose any other conditions including but not limited to penalty interest rate/compensation charges.
- I/We declare that I/we are not a bankrupt and I/we are not aware of any bankruptcy proceedings instituted against me/us.
- I/We understand that the Bank reserves the right to reject the applications and/or approve a lower loan/financing amount at its discretion.
- The Bank hereby expressly authorised to discuss with my/our present and future employer(s) regarding this application.

Disclosure of Information

- I/We hereby confirm that I/we have no objection to the bank disclosing any information on me/us to your head office/parent company in Singapore and to any other related company/companies within United Overseas (UOB) Group to facilitate the performance of the functions of the Bank or for such other purpose prescribed by the Bank in accordance with the Privacy Notice.
- The Bank is hereby authorised to disclose to and to discuss with the Bank's panel insurer/takaful now any time hereafter any of my information for insurance/takaful application(s) in relation to this loan/financing application.
- I/We hereby consent to the Bank to release any information about myself/ourselves to any third party for marketing, promotional and/or cross-selling purposes.
 Yes No
- I/We confirm that I/we understand the information provided in this form and agree to be bound by the terms and conditions of the product I am/we are applying for.

Privacy Notice

- I/We hereby confirm that I/we have received, read, understood and agreed to bound by the Privacy Notice issued by the Bank as may relate to the processing of my/our personal data.

Product Disclosure Sheet ("PDS")

- I/We confirm that I/we have read and understood the terms stated in the PDS for the type of facility(ies) required which has been made available to me/us.

Signature of Principal Applicant

 Name:
Date:

Signature of Co-Applicant/Guarantor/Mortgagor

 Name:
Date:

Consent for Disclosure of Credit Information by Principal Applicant/Co-Applicant/Guarantor

I/We hereby consent and give my/our authorisation, for the Bank and its officers to:-

- process the information required for use in accordance and in connection with my application or request for credit/banking facilities, opening of account or any form of banking services;
- conduct the necessary reference checks including but not limited to credit reference/reporting checks on me/us, with any credit reporting agencies or any other party, for any of the following purposes:-
 - in connection with my/our application or request for credit/banking facilities;
 - opening of account or any form of banking services;
 - to carry out any review during the tenure of the credit/banking facilities or account;
 - to ascertain my/our creditworthiness or the status of any litigation matters against me/us in the event that the Bank decides that :-
 - there is an Event of Default (as defined in the agreement executed between the Bank and myself/us); or
 - the continuation of the credit/banking facilities or banking services or account could likely be detrimental to the Bank's interests;
- obtain and verify any of my/our information and as it deems fit which the Bank may require in connection with my/our application for credit/banking facilities and/or review of the existing credit/banking facilities from the Bank; and
- disclose any of my/our information to your head office/parent company in Singapore and to any other related company/companies within United Overseas (UOB) Group to facilitate the performance of the functions of the Bank or for such other purpose prescribed by the Bank in accordance with the Privacy Notice;

without further reference to me/us. I/We agree to undertake the responsibility to update the Bank in writing and/or by providing supporting documents should there be any change to my/our personal and financial information.

Further and in addition to the above, I/we hereby irrevocably and unconditionally give my/our consent and authorisation, for any credit reporting agencies or any other party to disclose any of my/our credit information (as defined under the Credit Reporting Agencies Act 2010), to the Bank and its officers, for the purposes set out in paragraph (b)(i) to (iv) above.

Further and in addition to the above, I/we acknowledge and agree that in respect of any information and/or data furnished under the terms of this consent letter, the Bank and its officers shall be authorised to collect/gather/search the information from any other data sources.

Such consent will extend to any information and/or data obtained from any of my/our account(s) presently maintained, any new application for any form of credit, banking or loan financing facility, such historical financial or credit records, data or information whether or not provided personally by me or by any other sources which was collected, gathered, received, captured or compiled, secured and/or obtained by the Bank and its officers.

Signature of Principal Applicant

 Name:
Date:

Signature of Co-Applicant/Guarantor

 Name:
Date:

Consent for Disclosure of Credit Information by Mortgagor

I hereby irrevocably and unconditionally give my consent and authorisation, for the Bank and its officers to:-

- (a) process the information required for use in accordance and in connection with *..... ("the Customer") application or request for credit/banking facilities;
- (b) conduct the necessary reference checks including but not limited to credit reference/reporting checks on me, with any credit reporting agencies or any other party, for any of the following purposes:-
 - (i) in connection with the Customer's application or request for credit/banking facilities;
 - (ii) to carry out any review during the tenure of the Customer's credit/banking facilities;
 - (iii) to ascertain my creditworthiness or the status of any litigation matters against me in the event that the Bank decides that :-
 - (I) there is an Event of Default (as defined in the agreement executed between the Bank and myself); or
 - (II) the continuation of the Customer's credit/banking facilities could likely be detrimental to the Bank's interests;
- (c) obtain and verify any of my information at the Bank's discretion and as it deems fit which the Bank may require in connection with the Customer's application for credit/banking facilities and/or review of the existing credit/banking facilities from the Bank; and
- (d) disclose any of my information to your head office/parent company in Singapore and to any other related company/companies within United Overseas (UOB) Group to facilitate the performance of the functions of the Bank or for such other purpose prescribed by the Bank in accordance with the Privacy Notice;

without further reference to me. I agree to undertake the responsibility to update the Bank in writing and/or by providing supporting documents should there be any change to my personal and financial information.

Further and in addition to the above, I hereby irrevocably and unconditionally give my consent and authorisation, for any credit reporting agencies or any other party to disclose any of my credit information (as defined under the Credit Reporting Agencies Act 2010), to the Bank and its officers, for the purposes set out in paragraph (b)(i) to (iii) above.

Further and in addition to the above, I acknowledge and agree that in respect of any information and/or data furnished under the terms of this consent letter, the Bank and its officers shall be authorised to collect/gather/search the information from any other data sources.

Such consent will extend to any information and/or data obtained from any of the account(s) presently maintained, for the Customer and/or myself, any new application for any form of credit, banking or loan financing facility, such historical financial or credit records, data or information whether or not provided personally by me or by any other sources which was collected, gathered, received, captured or compiled, secured and/or obtained by the Bank and its officers.

Signature of Mortgagor

Name:

Date:

* If the customer is an individual, to insert the name and NRIC/passport of the customer.

12. Credit Card Application Form (For UOB Loan Application Only)

	Principal Card Applicant Details (for Loan Principal Applicant)	Principal Card Applicant Details (for Loan Co-Applicant/Guarantor)
	Yes, I wish to apply for (please tick <input checked="" type="checkbox"/>) <input type="checkbox"/> Privilege Banking Visa Infinite Card <input type="checkbox"/> Lady's Solitaire Mastercard <input type="checkbox"/> Visa Infinite Metal Card <input type="checkbox"/> Lady's Mastercard <input type="checkbox"/> Platinum Business Mastercard <input type="checkbox"/> Lady's Platinum Mastercard <input type="checkbox"/> Visa Infinite Card <input type="checkbox"/> ONE Platinum Visa Card <input type="checkbox"/> Preferred Platinum Mastercard <input type="checkbox"/> Basic Visa Card <input type="checkbox"/> Platinum Business Visa <input type="checkbox"/> YOLO Visa Card <input type="checkbox"/> PRVI Miles Visa Card <input type="checkbox"/> ONE Visa Card	Yes, I wish to apply for (please tick <input checked="" type="checkbox"/>) <input type="checkbox"/> Privilege Banking Visa Infinite Card <input type="checkbox"/> Lady's Solitaire Mastercard <input type="checkbox"/> Visa Infinite Metal Card <input type="checkbox"/> Lady's Mastercard <input type="checkbox"/> Platinum Business Mastercard <input type="checkbox"/> Lady's Platinum Mastercard <input type="checkbox"/> Visa Infinite Card <input type="checkbox"/> ONE Platinum Visa Card <input type="checkbox"/> Preferred Platinum Mastercard <input type="checkbox"/> Basic Visa Card <input type="checkbox"/> Platinum Business Visa <input type="checkbox"/> YOLO Visa Card <input type="checkbox"/> PRVI Miles Visa Card <input type="checkbox"/> ONE Visa Card
Name appear on card (no more than 19 letters)		
Mother's Maiden Name (For Verification Purposes)		
For credit card - Correspondence Address	<input type="checkbox"/> Residential Address <input type="checkbox"/> Office	<input type="checkbox"/> Residential Address <input type="checkbox"/> Office
Preferred Statement Delivery Mode	<input type="checkbox"/> e-Statement via Personal Internet Banking <input type="checkbox"/> Hardcopy Statement	<input type="checkbox"/> e-Statement via Personal Internet Banking <input type="checkbox"/> Hardcopy Statement

Notes: - A fee of RMI will be charged per hardcopy statement per month.
 - You must register for UOB Personal Internet Banking (PIB) to view/download your e-Statements.

13. Declarations (Related to Credit Card)

"I/We, the Principal Applicant(s) hereby request United Overseas Bank (Malaysia) Bhd ("the Bank") to issue UOB Visa Card(s) and/or Mastercard(s) to me/us. I/We agree to be bound by the terms & conditions on the issuance and usage of the credit card(s) under the UOB Visa/Mastercard Cardmember Agreement ("Cardmember Agreement") (a copy of which is available for viewing at the Bank's website). I, the Principal Applicant shall be responsible for all liabilities & obligations of the Principal Applicant. I/We, warrant that all information given in this application is true, accurate and correct and I/we consent and authorise the Bank to verify the information provided and to obtain from any financial institution, the Director General of Inland Revenue, credit information or credit reference providers or credit reporting agencies and any other sources that Bank shall deem necessary & any information which the Bank may require. I/We hereby consent to and authorise to Bank or the insurer to disclose from time to time any information relating to me/us, my/our account(s) or my/our insurance (applied for in this form) to the persons as mentioned in clause 27 of the Cardmember Agreement without further notice to me/us to such purpose as the Bank deem necessary or expedient in connection with the application and the said insurance, the distribution and provision of (its) product and services. I/We acknowledge that the credit card(s) remain the property of the Bank and must be returned upon the Bank's request. I/We consent to the linking of UOB Visa Card(s) and/or Mastercard(s) to the UOB Contact Centre phone banking services and 3D Secure OTP. I/We have received, read and understood the contents of the product disclosure sheet. I/We expressly consent to the mailing of the UOB Visa Card(s) and/or Mastercard(s) and UOB Credit Card Agreement to my correspondence address provided here if my application is successfully approved." Conditions apply.

Important Note:

- (i) The acceptance of this form does not impose any obligation on the Bank to issue a UOB Visa/Mastercard to me/us. I/We understand that the approval of my/our application(s) is/are at the Bank's decision and the Bank reserves the right to reject any application(s) without assigning any reasons.
- (ii) As the Bank's customer, I/we am/are aware that I/we may receive calls, SMS and marketing collateral/information on products and services of other UOB Group companies not distributed by the Bank. In the event that I/we choose not to receive such calls or marketing collateral/information, I/we am/are aware that I/we will have to take steps to contact UOB Contact Centre 03-26128121.

- (iii) I/We shall be liable to pay for any service tax (SST) or other taxes or levies which as at the date of the issuance of the credit card(s) as specified in this form or the provision of services by the Bank to me/us or at any date subsequent to the above, is required by law to be paid to any body or authority having jurisdiction over the Bank, in respect of any monies charged or incurred by the Bank, in addition to all other monies payable to the Bank.
- (iv) I/We consent and agree that any service tax (SST) or other taxes or levies incurred by the Bank in relation to the credit card(s) as specified above by me/us or the provision of services by the Bank to me/us, shall be borne by and charged to me/us and in the event that the Bank shall effect payment on my/our behalf, I/we shall be liable to reimburse the Bank for such amounts paid.
- (v) I/We shall not dispute the authenticity and contents of the fax copy of this application form received by the Bank which shall be regarded as original, for all purposes including for purposes of any legal proceedings, and the said faxed copy shall be inclusive, valid and binding. Without prejudice to the foregoing, I/we shall retain the original signed application form at all times and produce to the Bank upon request.
- (vi) I/We hereby confirm I/we received, read, understand and agreed to be bound by the Privacy Notice issued by United Overseas Bank (Malaysia) Bhd as may relate to the processing of my/our personal data.
- (vii) I/We agree and confirm that any records and information including but not limited to my/our signature in this application may be used for the opening of any other personal account(s) with the Bank and the application of the debit card via Personal Internet Banking and the operation of such personal account(s) and use of such debit card.

* I/We hereby consent to the Bank to release any information about myself/ourselves to any third party for marketing, promotional and/or cross-selling purposes.

Yes No

I/We confirm that I/we understand the information provided in this form and agree to be bound by the terms and conditions of the product I am/we are applying for.

Product Disclosure Sheet

Credit Card/Commercial Card (_ _ / _ _ / _ _ _ _)

Product Disclosure Sheet (Read this Product Disclosure Sheet before you decide to apply for the UOB Credit Card or Commercial Card. Be sure to also read the general terms and conditions)		United Overseas Bank (M) Bhd Credit Card/Commercial Card													
1. What is this product about?															
<p>Credit Card – This is an unsecured credit facility that the bank grants you along with a plastic card. A credit card can be used to make payment for any goods and services at a merchant or to withdraw cash via Cash Advance from an ATM facility. Card types available:</p> <table border="0"> <tr> <td>1. Privilege Banking Visa Infinite Card</td> <td>2. Visa Infinite Card</td> <td>3. Visa Infinite Metal Card</td> <td>4. Preferred Platinum Mastercard</td> </tr> <tr> <td>5. Lady's Solitaire Mastercard</td> <td>6. Lady's Platinum Mastercard</td> <td>7. Lady's Mastercard</td> <td>8. Basic Visa Card</td> </tr> <tr> <td>9. ONE Platinum Visa Card</td> <td>10. ONE Visa Card</td> <td>11. PRVI Miles Visa Card</td> <td>12. YOLO Visa Card</td> </tr> </table> <p>Commercial Card – A credit card program that facilitates the corporation with a better way to manage their business expenses. Card types available:</p> <ol style="list-style-type: none"> Business Card – offered to businessmen under retail/SMI/SME segment as a time and cost saving alternative to traditional payment methods. It separates company and personal expenses and centralises all their business spending such as travel and entertainment, insurance premium, fuel expenses and mobile phones bills in a single card and greatly improve cash flow. Card types available are Platinum Visa Business Card, Platinum Business Mastercard and World Business Mastercard. Corporate Card – offered to public listed companies/local and multi-national large corporate/statutory bodies to simplify management of travel and entertainment (T&E) expenses. It provides a one-stop that integrates all card users' T&E expenses and information to manage spending more effectively as company receives consolidated information for all T&E expenses. Card types available are Visa Corporate Card and Mastercard Corporate Card. Purchasing Card – a payment/procurement/credit card offered to all business segments for payments of business expenses such as utility bills (eg. telephone, electricity), municipal council, insurance premiums, travel expenses (eg. airline tickets, hotel bookings, car rentals), office supplies (eg. newspapers & magazine subscriptions, stationeries, computer hardware/software/maintenance) and office service providers (eg. courier companies, legal & company secretarial services, office cleaner services). It replaces the traditional purchase order and payment process for high volume of low-value items. It is an innovative business-to-business procurement solution that simplifies authorisation and provides for payment and settlement. It significantly reduces the time and cost associated with paying for indirect business-to-business goods and services by eliminating paper-based purchased order and invoice processing. It is convenient way to manage procurement and allows vendors to be paid on time and enhances customers' ability to focus on core business. Card types available are Visa Purchasing Card and Mastercard Purchasing Card. 				1. Privilege Banking Visa Infinite Card	2. Visa Infinite Card	3. Visa Infinite Metal Card	4. Preferred Platinum Mastercard	5. Lady's Solitaire Mastercard	6. Lady's Platinum Mastercard	7. Lady's Mastercard	8. Basic Visa Card	9. ONE Platinum Visa Card	10. ONE Visa Card	11. PRVI Miles Visa Card	12. YOLO Visa Card
1. Privilege Banking Visa Infinite Card	2. Visa Infinite Card	3. Visa Infinite Metal Card	4. Preferred Platinum Mastercard												
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2. What do I get from this product?															
Credit Limit															
<u>Credit Card</u> – Subject to the bank's approval which will be made known to you. The Finance Charge free period is 20 days from the statement date of retail transaction (s), provided there is no outstanding balance in the credit card account.															
<u>Commercial Card</u> – Subject to the bank's approval which will be made known to you. The Finance Charge free period is 30 days from the statement date of retail transaction (s), provided there is no outstanding balance in the credit card account.															
		Annual Rate													
Finance Charges	Purchases	15% per annum (Effective 1st April 2012)	Cardmembers who promptly settle Minimum Payment Due by the respective Payment Due Date for 12 months within the last 12 consecutive months.												
		17% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 10 months or 11 months within the last 12 consecutive months.												
		18% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 9 months or less within the last 12 consecutive months.												
	Cash Advance	18% per annum	Calculated on a daily rest basis from the date the cash is disbursed until the date of full repayment.												
	Balance Transfers	18% per annum	Balance Transfer rates are based on promotion basis. Prevailing finance charges of 18% per annum will be calculated on the remaining unpaid outstanding balance after the promotion period has expired.												
To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months. Finance charges may continue to be charged until your payments are deemed to have been received by us.															
3. What are my obligations?															
Minimum monthly repayment	<ul style="list-style-type: none"> 5% of the outstanding balance or a minimum of RM50.00 (whichever is higher); and the total amount of the contracted monthly instalments of any Easi-Payment Plan, Instalment Payment Plan and/or Balance Transfer; and the contracted monthly term loan instalment for any Automatic Balance Conversion (ABC); and other unpaid minimum payments from previous Statements of Account, subject to a minimum of RM50.00 														
Interest free period	<ul style="list-style-type: none"> For retail transactions - 20 days from the statement date, if you pay the balance in full and on time. For Commercial Cards (company liability), the interest free period are 30 days from the statement date. If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting date of the transaction. The interest free period is not applicable to balance transfer or cash advances. 														
<ul style="list-style-type: none"> As the principal cardholder, you are liable for all transactions incurred by supplementary cardholders. 															

4. What are the fees and charges I have to pay?

1. Annual Fee Credit Card	Card Type	*Principal (RM)	*Supplementary (RM)				
	Privilege Banking Visa Infinite Card <i>Privilege Banking Visa Infinite Card application is by invitation only</i>	600.00	300.00				
	Visa Infinite Card ¹	600.00	300.00				
	Visa Infinite Metal Card <i>Visa Infinite Metal Card application is by invitation only</i>	3,000.00	800.00				
	Lady's Solitaire Mastercard ²	300.00	30.00				
	Preferred Platinum Mastercard	198.00	30.00				
	PRVI Miles Visa Card	198.00	30.00				
	ONE Platinum Visa Card	168.00	30.00				
	Lady's Platinum Mastercard	128.00	30.00				
	Lady's Mastercard	68.00	30.00				
	ONE Visa Card	68.00	30.00				
	YOLO Visa Card	90.00 (7.50/monthly) ³	30.00				
	Basic Visa Card	72.00 (6.00/monthly) ⁴	30.00				
	<p>*Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.</p> <p>¹ Annual fee for Visa Infinite card is waived upon annual spending of RM50,000 and above.</p> <p>² Annual fee for Lady's Solitaire Mastercard is waived upon annual spending of RM30,000 and above.</p> <p>³ RM7.50 for YOLO Visa Card is waived upon one (1) retail transaction made per calendar month.</p> <p>⁴ RM6.00 for Basic Visa Card is waived upon one (1) retail transaction made per statement month.</p>						
Commercial Card	<table border="1"> <tr> <td>Platinum Business Card Corporate Card Purchasing Card</td> <td> Annual Fee is RM150 per card and is waived for first (1st) two (2) years.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM24,000 and above. • 75% waiver for annual spending RM18,000 and above. • 50% waiver for annual spending RM12,000 and above. • 25% waiver for annual spending RM6,000 and above. </td> </tr> <tr> <td>World Business Mastercard</td> <td> Annual Fee is RM388 per card and is waived for first (1st) year.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM50,000 and above. </td> </tr> </table>	Platinum Business Card Corporate Card Purchasing Card	Annual Fee is RM150 per card and is waived for first (1st) two (2) years.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM24,000 and above. • 75% waiver for annual spending RM18,000 and above. • 50% waiver for annual spending RM12,000 and above. • 25% waiver for annual spending RM6,000 and above. 	World Business Mastercard	Annual Fee is RM388 per card and is waived for first (1st) year.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM50,000 and above. 	<p>*Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.</p>	
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World Business Mastercard	Annual Fee is RM388 per card and is waived for first (1st) year.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM50,000 and above. 						
2. Cash advance fee	5% or RM20.00, (whichever is higher) for each Cash Advance Withdrawal + 18% p.a. daily interest.						
3. Card replacement fee	RM50.00 per Credit Card (RM500.00 per Metal Card) replacement for a lost or stolen Credit Card.						
4. Sales draft retrieval fee	RM5.00 per photocopy and RM15.00 per original.						
5. Hardcopy statement fee	RM1 per hardcopy statement per month.						
6. Additional statement request fee	RM5.00 for walk-in or facsimile request & RM6.00 for normal mail request.						
7. Overseas transaction conversion fee	If you use the Credit Card for a transaction in a currency other than Ringgit Malaysia, it will be converted through Visa/Mastercard International at the conversion rate as determined by Visa/Mastercard International as at the time the transaction is posted. In addition, an administration cost of 1% or such other rate as determined by us for the conversion of the transactions made in a currency other than Ringgit Malaysia will be chargeable to you.						
8. Dynamic Currency Conversion (DCC) Service (Effective 1 August 2016)	If you use the Credit Card for a transaction at an overseas merchant and choose to pay in Ringgit Malaysia (including online purchases quoted in foreign currency), you are using the Dynamic Currency Conversion (DCC) service. When using the DCC service, the exchange rate used by the overseas merchant may be higher than the exchange rates determined by Visa/Mastercard International when you pay in foreign currency. In addition, a fee of 0.8% on the converted Ringgit Malaysia amount will be charged.						
9. Over limit fee	N/A						
10. Service Tax	RM25 (imposed on each principal and supplementary credit card).						
11. Refund of Credit Balance	RM2.00 for Commission & RM0.15 for Stamp Duty & RM0.50 for Cheque Processing Fee.						

5. What if I fail to fulfil my obligations?

- Late payment charge: maximum of 1% of the outstanding balance or a minimum of RM10.
- Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account.
- You will be liable for PIN-based unauthorised transactions if you have:
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - voluntarily disclosed your PIN to another person, or
 - recorded your PIN on the credit card, or on anything kept in close proximity with your credit card.
- You will be liable for unauthorised transactions which require signature verification or with a contactless card, if you have:
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - left your credit card or item containing your credit card unattended in places visible and accessible to others; or
 - voluntarily allowed another person to use your credit card.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

6. What if I fully settle the balance before its maturity? (For balance transfer or easy payment plans)			
Credit Card/Commercial Card (applicable ONLY to personal liability Commercial Card) <ul style="list-style-type: none"> • Lock-in period: No lock-in period • Early settlement penalty: <ul style="list-style-type: none"> - Balance Transfer - RM100 - Flexi – Credit Plan - RM50 and an amount equivalent to 1 month interest payable by the Cardmembers - Easi-Payment Plan - RM50 			
7. What are the major risks?			
<ul style="list-style-type: none"> • If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card. • If you use your credit card to make repayment for other financing, it may cost you more. • If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives. • You should notify us immediately after having discovered the loss or unauthorised use of your credit card. 			
8. What do I need to do if there are changes to my contact details?			
It is important that you inform us of any change in your contact details to ensure that all transaction alerts and correspondences reach you in a timely manner.			
9. Where can I get further information?			
Should you require additional information on cards, please refer to the banking info booklet on 'Credit Cards', available at all our branches and www.bankinginfo.com.my website. If you have any enquiries, please contact us at: United Overseas Bank (Malaysia) Bhd Tel: Kuala Lumpur: 03-26128121 Penang: 04-2401121 Johor Bahru: 07-2881121 Kuching: 082-287121 Kota Kinabalu: 088-477121 Fax: 03-26900121 Email: uobcustomerservice@uob.com.my			
10. Where can I get assistance and redress?			
If you have difficulties in making repayments, you should contact us at the earliest possible time to discuss repayment alternatives. Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur. Hotline: 03-2616 7766 E-mail: enquiry@akpk.org.my			
If you wish to complain about the product or services provided by us, you may contact us at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) or visit any UOB branches. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 Fax: 03-2174 1515			
11. Other credit card products available			
<ul style="list-style-type: none"> • Auto Balance Conversion • Easi-Payment Plan 	<ul style="list-style-type: none"> • Balance Transfer • Instalment Payment Plan 	<ul style="list-style-type: none"> • Flexi Credit Plan • Credit Shield Plus 	<ul style="list-style-type: none"> • Cash Advance
IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH REPAYMENTS ON YOUR CREDIT CARD BALANCES.			

The information provided in this disclosure sheet is valid as at July 2020.



RIGHT BY YOU