

Name of Borrower:

To: United Overseas Bank Limited (the "Bank")

Declaration of Gross Monthly Income and Credit Facilities Pursuant to MAS Notice 645

I represent and warrant that all information provided herein is accurate, complete and not misleading. I agree that the Bank may in its absolute discretion exercise its right to revise, reduce or cancel any credit facility granted if any of the information or declarations made herein is/are false or misleading or subsequently becomes inaccurate.

I confirm that I have read and understood the Bank's Privacy Notice (Individual) (available at www.uob.com.sg and the Bank's branches) which forms part of the terms and conditions governing my relationship with the Bank. I consent to the Bank collecting, using, and disclosing my personal data for Basic Banking Purposes, Co-Branding Purpose, Research Purpose and Marketing Purpose as described in the Bank's Privacy Notice (Individual). I note that (a) I may withdraw consent for any or all of the purposes at any time; (b) if I 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; (c) if I withdraw consent for Research Purpose and Marketing Purpose, my personal data will not be used for these purposes unless I expressly and separately consent to the same again.

PART 1 – GROSS MONTHLY INCOME

I hereby declare and confirm that all my sources of gross monthly income earned in Singapore and overseas in the 12 months preceding *<insert date >* (i.e. the date of my application for credit facility) are set out below:-

Source of Gross Monthly Income	Amount	Other Details
Monthly fixed income (excluding contributions made to Central Provident Fund account by your employer)		
Average monthly variable income (excluding contributions made to Central Provident Fund account by your employer) E.g.: commission, bonus or allowance		
Monthly Rental Income (a copy of the stamped tenancy agreement must be provided where remaining rental/lease period is at least 6 months)		
Eligible Financial Assets (as defined in MAS Notice 645) E.g.: liquid assets comprising Singapore dollar notes and coins (including deposits) and assets* which have a secondary market or have a reasonable basis for valuation, and are unencumbered.		

* "assets" refers to units in a collective investment scheme authorised or recognised by the Authority under the Securities and Futures Act (Cap. 289); units in a business trust registered with the Authority under the Business Trusts Act (Cap. 31A); debentures or stocks issued or proposed to be issued by a government; debentures, stocks or shares issued or proposed to be issued by a corporation or body unincorporated; structured deposits, foreign currency notes and coins (including deposits); and gold.

PART 2 – CREDIT FACILITIES

For the purpose of the declaration under Part 2, I have read the Important Notes below.

Important Notes

Credit Facility referred to under Part 2 below means any credit facility applied by me:-

- WHETHER solely (under my individual name or in the name of the vehicle set up by me solely to purchase property or in the name of the sole proprietorship formed or established by me) OR jointly with any other party(ies); and
- from **any person in Singapore or overseas (including, without limitation, the HDB or a financial institution in Singapore or overseas (including the UOB Banking Group) or a moneylender or any individual or any corporation or otherwise)** in my name or jointly with any person(s) or entity(ties).

I hereby declare and confirm that all credit facilities (including credit facilities that I am applying for or have applied for in the past 6 months but have not yet been approved as at the date of my application for credit facility), that are in my name or jointly with any person(s) or entity (ties) or where I act as guarantor as at the date of my application for credit facility are set out below:-

A. Details of Outstanding Relevant Credit Facilities where I am the Borrower / where I am the Guarantor

Please fill up details¹ of all your outstanding credit facilities including property loans, term loans, personal loans, credit cards, motor vehicle loans and share financing loans that:

(a) have been granted but not disbursed / utilised; and (b) have been disbursed / utilised.

Borrower / Guarantor	Financier	Type of Facility	Original Tenure	Outstanding Loan Amount / Credit Limit (state currency)	Monthly Instalment / Minimum Sum (state currency)	Interest Rate (% pa)	Collateral Details (E.g. Property Address, Fixed Deposit etc)

¹To indicate 'NIL' if there is no such outstanding credit facility.
 To indicate 'NA' where information required is not applicable.
 To include in the Outstanding Loan Amount, where the loan is not fully disbursed, the undisbursed loan portion together with the outstanding loan amount.

B. Details of Relevant Credit Facilities Applied For In Past 6 Months where I am the Borrower / where I am the Guarantor

Please fill up details² of all your credit facilities including property loans, term loans, personal loans, credit cards, motor vehicle loans and share financing loans that are:

(a) pending approval; and (b) approved but not yet accepted.

Financier	Type of Facility	Date Applied	Original Tenure	Loan Amount / Credit Limit (state currency)	Monthly Instalment / Minimum Sum (state currency)	Interest Rate (% pa)	To be taken up upon approval? Yes / No

²To indicate 'NIL' if there is no such relevant credit facility.
 To indicate 'NA' where information required is not applicable or not available.

 Signature of Borrower / Date
 Name of Borrower:
 NRIC / Passport No. of Borrower: