

BOC CREDIT CARD / MONEYPLUS APPLICATION FORM

Bank of China Singapore Branch Card Centre
Battery Road #06-00 Bank of China Building S049908
24-Hour Customer Service Hotline: 1800 338 5335
Fax No.: 6532 6318 Website: www.bankofchina.com/singapore



☒ **BOC SHOP! CARD**
Annual fee: S\$150 p.a (Principal)
Minimum Income: S\$30,000 p.a (Singaporean / PR) S\$60,000 p.a (Foreigner)

2 YEARS
FEE WAIVER

Complimentary with BOC Shop! Card

☒ **BOC FAMILY REBATE CARD**
Annual fee: S\$150 p.a (Principal)
Minimum Income: S\$30,000 p.a (Singaporean / PR) S\$60,000 p.a (Foreigner)

2 YEARS
FEE WAIVER

Age - Applicants must be 21 years and above.

Documents Required:

A copy of NRIC (Front & Back) with the following (please tick accordingly):

- ☐ **Salaried Employee** - Latest computerised payslip OR latest Income Tax Assessment OR CPF Statement for the last 6 months
- ☐ **Self Employed** - Income Tax Notice of Assessment for the last 2 years.
- ☐ **Commission-based Earner** - CPF Statement for the last 6 months OR Income Tax Notice of Assessment for the last 2 years OR commission statement from company for the last 6 months

Foreigners: A copy of your valid Employment Pass (valid for at least 9 months) Passport and proof of residence with the above documents.

NOTE: The bank reserves the right to request additional information and supporting documents (e.g. utility bill) from time to time as may be required. Incomplete or unclear application will delay processing.

NAME TO APPEAR ON CREDIT CARD (PLEASE INCLUDE SURNAME)

Max. 19 characters

MY BANKING RELATIONSHIP

☐ Existing Bank of China credit cardholder ☐ Existing Bank of China customer ☐ No existing relationship

Do you wish to receive information on our product and service offers? ☐ Y ☐ N

MY PERSONAL DETAILS

Name as in NRIC / Passport(underline surname): ☐ Mr ☐ Ms ☐ Mdm ☐ Mrs ☐ Dr

NRIC / Passport No.

Date of Birth:

Nationality:

D D / M M / Y Y

Marital Status: 1 ☐ Single 2 ☐ Married 3 ☐ Divorced 4 ☐ Widowed

Gender: ☐ Female ☐ Male No. of Dependents:

Home Address: Block Unit # -

Street:

Postal Code

(Please do not give P.O Box or Foreign Address)

Length of Stay at Address Years Months

Billing Address: ☐ Home ☐ Office ☐ Others

Residential Status: 1 ☐ Rented 3 ☐ Employers' 5 ☐ Others
2 ☐ Parent's 4 ☐ Mortgaged 6 ☐ Owned

Residential Type: 1 ☐ HDB-3Rm/4Rm 4 ☐ Private Apt / Condo 7 ☐ Bungalow
2 ☐ HDB-5Rm/Executive Apt 5 ☐ Terrace 6 ☐ Semi-detached
3 ☐ Executive Condo / HUDC

Home Telephone No.: Mobile Phone No.: Office Telephone No.:

*Email (Mandatory):

Overseas Permanent Address (For non-Singaporeans):

Education 1 ☐ Primary 3 ☐ Pre-University 5 ☐ Degree 7 ☐ Others
Level: 2 ☐ Secondary 4 ☐ Diploma 6 ☐ Postgraduate

MY EMPLOYMENT DETAILS

Name of Company:

☐ Check here if self-employed

Address:

Postal Code

Industry/ Business: ☐ Banking & Finance ☐ IT / Communications ☐ Manufacturing
☐ Hotel ☐ Government ☐ Retail ☐ Others:

Current Position: G ☐ GMs/MDs/CEOs A ☐ Administrative E ☐ Executive S ☐ Sales
P ☐ Professionals D ☐ Commission Earners V ☐ Civil Servants
M ☐ Managerial R ☐ Retired O ☐ Others:

Length of Employment: Years Months

Annual Income: S\$ Are you ☐ On Contract (Expiry M Y)
☐ Permanently Employed

Name of Previous Employer:

Previous Position:

Length of Previous Employment: Years Months

*mandatory field

MY PERSONAL REFERENCES

Mother's Maiden Name (for security verification in case of theft):

MONEYPLUS APPLICATION

Annual fee: S\$60 p.a
Minimum Income: S\$30,000 p.a (Singaporean / PR) S\$60,000 p.a (Foreigner)

2 YEARS
FEE WAIVER

☐ **MONEYPLUS**
Revolving credit at 16.88% p.a effective interest rate upon withdrawal.

☐ **MONEYPLUS TERM LOAN** with lower interest rate. (Tick one only)
☐ 6.38% p.a for 12 months ☐ 7.38% p.a for 24 months ☐ 8.68% p.a for 36 months

Upon approval, if your requested loan amount exceeds the approved loan amount, the amount disbursed will be the approved loan amount.

For immediate drawdown, please fill in the following:

Amount requested (min. S\$1,000)

Account name

(as shown in your bank account)

Name of Bank

Account Type (savings / current)

Account No.:

Principal Cardholder's Signature

Date

CREDIT CARD FUND TRANSFER

☐ **Yes! I wish to make Fund Transfer/s.** (Tick one only)
☐ **0% interest rate for 3 months** with 1.8% processing fee (EIR = 3.68% p.a.)
☐ **0% interest rate for 6 months** with 3% processing fee (EIR = 6.38% p.a.)

Account name

(as shown in your bank account)

Name of Bank

Credit Card / Credit Line / Bank Account No

Total Amount S\$.00 (min. S\$1,000 per transfer)

Principal Cardholder's Signature

Date

MONEYPLUS TERM LOAN TERMS AND CONDITIONS

- Upon completion of your MoneyPlus Term Loan tenure, the MoneyPlus Account prevailing interest rate will apply. Usage of your MoneyPlus Account available credit limit will be charged at the MoneyPlus Account prevailing interest rate.
- MoneyPlus Term Loan interest rate is applicable to the approved MoneyPlus Term Loan amount only.
- Disturbed MoneyPlus Term Loan amount will rounded down to the nearest hundred. The total MoneyPlus Term Loan amount shall not exceed 90% of the available credit limit on the MoneyPlus Account at the time of application.
- Interest is calculated on a front end add-on method. MoneyPlus Term Loan interest rates are at 6.38% p.a. for 12-month loans, 7.38% p.a. for 24-month loans or 8.68% p.a. for 36-month loans. Effective interest rates are at 11.58% p.a. for 12-month loans, 13.58% p.a. for 24-month loans or 15.70% p.a. for 36-month loans.
- A non-refundable processing fee of 2% of loan amount or S\$75 applies, whichever is higher.
- An early repayment fee of 1% on the outstanding MoneyPlus Term Loan amount or S\$100, whichever is higher, is applicable if the MoneyPlus Term Loan is terminated or if the Customer makes early repayment of the MoneyPlus Term Loan before expiry of the MoneyPlus Loan tenure.
- To initiate early repayment before expiry of the MoneyPlus Term Loan tenure, the Customer shall inform BOC of such repayment in writing. Otherwise, monthly instalments will continue to be effected.
- BOC may vary the interest rate chargeable, the basis of calculation of interest rates, fees, charges at any time at BOC's sole discretion and without giving any reason therefor.
- All information is correct at the time of print.

DECLARATION & AUTHORISATION

BOC Credit Card: By signing below, I/we request that a Card Account be opened for me/us and for the Card/s to be issued, renewed and replaced until the Card Account is terminated.

I/We acknowledge and agree that my/our use of the Cards shall be subjected to the terms and conditions of the BOC Card-member Agreement (as may be amended, supplemented and replaced from time to time) and agree to be bound thereby, a copy of which will be sent to me/us by mail with the Cards/s at my/our own risk.

MoneyPlus (applicable only if you choose to apply for MoneyPlus): I, as principal applicant, understand that, subject to the discretion of BOC, a MoneyPlus Account may be opened for me upon my successful application of the Card. Where a MoneyPlus Account is made available to me) and any amendments made thereto from time to time.

Fund Transfer: I/We understand that, subject to the discretion of BOC, a Fund Transfer may be made available to me/us upon my successful application of the Card. I/We acknowledge that the Fund Transfer may only be used upon approval subject to the Fund Transfer Terms and Conditions. Fund Transfer is applicable in Singapore Dollars, subject to a minimum amount specified by BOC, to any credit card/credit line/bank account(s) held with any banks or financial institutions in Singapore, (other than BOC). I/We agree to be bound by the Fund Transfer Terms and Conditions (a copy will be sent to me/us upon the Fund Transfer being made available to me/us) and any amendments and additions made thereto from time to time.

I/We, jointly and severally, (i) represent and warrant that all information given in this application, and all documents submitted to Bank of China Limited, Singapore Branch ("BOC") are complete, true and accurate and belong to BOC absolutely. If any of the given information changes or becomes inaccurate in any way, I/we shall promptly notify BOC in writing of any such change or inaccuracy. (ii) authorise BOC to disclose obtain and/or verify any information about me/us or the Card Account in any way as BOC deems fit in its absolute discretion (including but not limited to checks with any credit bureau of which BOC is a member or subscriber, disclosure of information to the head office of BOC, any branches, sub-branches, subsidiaries, affiliates, related companies or associated companies of the Bank of China Limited Group, whether situated in Singapore or elsewhere, engaged by BOC or the Bank of China Limited Group and agent or third party selected by such service provider for the purpose of or in connection with providing services/products under or in connection with BOC's business). This consentor authorization shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me/us and BOC with regard to disclosure by BOC of any information about me/us nor shall any other agreement to be in any way prejudiced or affected in this clause. For the avoidance of doubt, information or data herein shall include information or data that BOC may obtain from third parties such as any credit bureau recognised by the Monetary Authority of Singapore. (iii) agree that the Principal Card applicant is responsible for all liabilities (including but not limited to annual fees and other charges) which may be incurred in respect of his/her Card/s and all Supplementary Card/s issued at his/her request; each Supplementary Card applicant is responsible only for all liabilities which may be incurred in respect of his/her Supplementary Card/s. (iv) agree and authorise BOC to make payment to any credit card/credit line/bank account(s) held with any banks or financial institutions in Singapore (other than BOC) as stated under Fund Transfer above. (v) agree that the Card/ATM Card in relation to MoneyPlus Account and personal identification number may be collected by me/us personally at my/our option or be sent to me/us by ordinary mail at my/our sole risk to my/our billing address. (vi) confirm that I/we agree and authorise BOC to make payment to any credit card/credit line/bank account(s) held with any banks or served on me/us nor legal proceedings commenced against me/us. (vii) understand that BOC reserves the right to decline this application at its sole discretion without giving any reason and without entering into any correspondence; and to retain all supporting documents submitted for the processing. (viii) agree and consent for BOC to communicate with me/us with regard to any promotion relating to the Cards/MoneyPlus Account by electronic mail, SMS or any other means which BOC may deem appropriate at my/our contact details set out in this application or which I/we may furnish to BOC from time to time. I/We authorise BOC to accept and act upon all communications or instructions from me/us via electronic mail or SMS with regard to such promotions and BOC shall not be liable if it acts upon such communications in good faith.

Please sign as you would for all future transactions.

Principal Cardholder's Signature

Date

USEFUL INFORMATION

Credit Cards	
Monthly Minimum Payment	3% of current balance or S\$50, whichever is higher
Interest Charges	Applied rate - 2% per month. Effective interest rate - 24% per annum, minimum charge S\$2.50
Late Charges	5% per month of the minimum payment sum, subject to a minimum of S\$55 per month
Cash Advance Charges	Fee: S\$15 or 5% of amount withdrawn, whichever is higher Finance Charge: Interest of 28% per annum will be calculated on a daily basis and levied on the amount withdrawn from the withdrawal date until receipt of full payment.
Over Limit Fee	If the monthly outstanding balance exceeds the Credit Limit, an Over Limit Fee of S\$40 shall be charged.
MoneyPlus	
Effective Interest Rate	16.88% or 20.88% per annum, minimum charge of S\$10.
Minimum Monthly Repayment	3% of outstanding balance or S\$50, whichever is higher.
Late Charges	2% of minimum payment or S\$80, whichever is higher. (late charge will not be charged if minimum payment is received by the payment due date)
Returned Funds	S\$40 per occasion for any returned cheques or GIRO payment.
Over Limit Fee	If the monthly outstanding balance exceeds the Credit Limit, an Over Limit Fee of S\$40 shall be charged.

