

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 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).

