

Apply For BOC ZAOBAO CREDIT CARD

1 I want to apply for / 我要申请



BOC ZAOBAO CREDIT CARD / 中银早报信用卡

- Main / 主卡年费: ~~S\$190 p.a.~~ **First 2 years FREE**
- Supplementary / 附属卡年费: ~~S\$95 p.a.~~ **First 2 years FREE**



BOC MONEYPLUS / 中银易达卡

- Main / 主卡年费: ~~S\$100 p.a.~~ **First year FREE**

| Eligibility Criteria | Singapore Citizens / PR | | Foreigners |
|----------------------|---|---|---|
| | 21 years and above | 55 and above | |
| BOC Zaobao Card | Minimum income of S\$30,000 p.a. required | Minimum income of S\$15,000 p.a. required | Minimum income of S\$60,000 p.a. required |
| BOC MoneyPlus | Minimum income of S\$20,000 p.a. required | | Minimum income of S\$60,000 p.a. required |

If you do not meet the minimum requirement, a minimum Fixed Deposit of S\$10,000 is required or such other amount as the Bank deems fit.

Documents required

Please submit the following identification documents that are applicable to you and tick off the relevant boxes below:

| Singapore Citizens / Permanent Residents | Foreigners |
|---|---|
| <input type="checkbox"/> Photocopy of NRIC (Front & Back) | <input type="checkbox"/> Photocopy of your Employment Pass (valid for at least 9 months) <input type="checkbox"/> Passport |

Please submit the following income documents that are applicable to you and tick off the relevant boxes below:

| Salaried Employee | Self-Employed & Commission or Variable Income Earners |
|--|---|
| <input type="checkbox"/> Latest computerised payslip <input type="checkbox"/> CPF Statement for the last 6 months <input type="checkbox"/> Latest Income Tax Notice of Assessment** with latest computerised payslip OR with CPF Statement for the last 6 months | <input type="checkbox"/> Income Tax Notice of Assessment** for the last 2 years OR <input type="checkbox"/> CPF Statement for the last 12 months |

**You can now print Notice of Assessment at myTax portal with your SingPass or IRAS PIN. The service is free.

Log on to <https://mytax.iras.gov.sg>. Insufficient information may cause delays in processing

2 My Personal Details / 申请人个人资料

Name as in NRIC / Passport (Please underline surname)
姓名 (与身份证/护照一致并于姓氏下划线)

- Mr 先生
- Miss 小姐
- Mdm 女士
- Mrs 太太
- Dr 博士

Name to appear on Credit Card (19 characters)
显示在信用卡上的姓名 (不超过19个字母)

Date of Birth 出生日期 DD/MM/YY 日 月 年
Gender 性别 F 女 M 男

NRIC / Passport No. 身份证 / 护照号码

Nationality 国籍 PR 永久居民 Y 是 N 否

Home Address 住家地址

Block 大牌 Unit # 门牌

Street / Building Name / 大厦 / 街道名称

Postal Code 邮区号

Overseas Permanent Address (If non-Singaporean) 外籍人士的海外永久居住地址

Postal Code 邮区号

Expiry Date of Employment Pass 工作准证有效期至 DD/MM/YY 日 月 年
Marital Status 婚姻状况

- Single 单身
- Married 已婚
- Divorced 离婚
- Widowed 寡居 / 孀居

Home 住家电话

Mobile 手提电话 (Mandatory 必填项)

Office 办公电话

Email 电邮地址 (Mandatory 必填项)

Residential Status 住宅 Rented 租用

Parents' 父母所有

Employers' 雇主所有

Mortgaged 抵押

Others 其他

Owned 自有

Length of Stay 居住年数 Years 年 Months 月

Residential Type 住宅种类

HDB - 3Rm/4Rm 政府组屋三房/四房

HDB - 5Rm/Executive Apt 政府组屋五房/公寓式

Executive Condo/HUDC 执行共管公寓

Private Apartment/Condominium 私人公寓

Terrace 排屋

Semi-detached 半独立式洋房

Bungalow 独立式洋房

Education Level 教育程度

Primary 小学

Secondary 中学

Pre-University 高中

Diploma 专业文凭

Degree 大学

Postgraduate 研究院

Others 其他

(Please specify 请注明)

3 Additional Details / 额外细节

Mother's Maiden Name 母亲 (婚前) 姓名 (Mandatory 必填项)

4 Credit Limit Amount / 信用额度金额

I would like the following option for my credit limit amount
对于我的信用额度金额, 我要求以下选项 (Please tick accordingly):

- I agree to any credit limit amount as determined by BOC's sole discretion
我同意接受中国银行所设定的任何信用额度金额
- I request to cap my granted credit limit at a maximum of
我要求中国银行所设定的信用额度金额不超过

BOC Credit Card : S\$ (min. 最少 S\$2,000)

BOC MoneyPlus : S\$ (min. 最少 S\$2,000)

Note: The Credit Limit will apply to all your existing BOC Card(s).

5 My Employment Details / 申请人职业资料

For existing BOC Principal Cardmembers, you need not fill up this section if there is no change in your employment details. For your convenience, no income documents will be required. Otherwise, please indicate the fields accordingly and submit this application form along with supporting income documents.

Should your employment details differ from the bank's records, BOC will then request for additional supporting income documents.

- Check here if self-employed
自雇人士请勾此栏

Name of Company 公司名称

Office Address 公司地址

Postal Code 邮区号

Length of Employment 受雇年资 Years 年 Months 月

Industry / Business Type 公司业务性质

Please tick one box only 请勾选一个选项:

- | | | |
|---|---|--|
| <input type="checkbox"/> Banking & Finance 银行金融 | <input type="checkbox"/> IT/Communications 信息科技/通讯 | <input type="checkbox"/> Government 政府部门 |
| <input type="checkbox"/> Arts / Creative Designs 艺术/设计 | <input type="checkbox"/> Hotel / Tourism 酒店/旅游 | <input type="checkbox"/> Retail 零售 |
| <input type="checkbox"/> Shipping 运输 | <input type="checkbox"/> Entertainment 娱乐 | <input type="checkbox"/> F&B 餐饮 |
| <input type="checkbox"/> Accounting 会计 | <input type="checkbox"/> Legal 法律 | <input type="checkbox"/> Others 其他: <input type="text"/> (Please fill in) |
| <input type="checkbox"/> Wholesale / Trading** 贸易 | <input type="checkbox"/> Manufacturing** 制造 | |

**Please indicate company products/services
请注明公司产品/服务:

Current Position 当前职位

- | | | |
|--|--|--|
| <input type="checkbox"/> GMs/MDs/CEOs 总经理/董事经理/行政总裁 | <input type="checkbox"/> Administrative 行政人员 | <input type="checkbox"/> Executive 执行人员 |
| <input type="checkbox"/> Managerial 管理人员 | <input type="checkbox"/> Commission Earners 佣金赚取者 | <input type="checkbox"/> Sales 销售 |
| <input type="checkbox"/> Civil Servant 公务员 | <input type="checkbox"/> Retired 已退休 | <input type="checkbox"/> Others 其他: <input type="text"/> (Please fill in) |

Annual Income 年收入

Are you 受雇性质 On Contract 合约工 (Expiry M ___ Y ___)

Permanently Employed 长期受雇

6 Other Billing Address / 账单寄至 (optional)

Your billing address will be default to your 'Home Address' if this option is left blank.

- To Office Address 办公地址
- To Other Address 其他地址

Address 地址 (Please provide billing proof)

Postal Code 邮区号

7 Supplementary Card Applicant's Particulars / 附属卡申请人资料

Name as in NRIC / Passport (Please underline surname)
姓名 (与身份证/护照一致并于姓氏下划线)

Name to appear on Credit Card (19 characters)
显示在信用卡上的姓名 (不超过19个字母)

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Date of Birth 出生日期 DD/MM/YY 日 月 年

Gender 性别 F 女 M 男

NRIC / Passport No.
身份证 / 护照号码

Nationality 国籍 Y 是 N 否
PR 永久居民

Home Address (If different from Principal Card applicant's)
住址 (若不同于主卡申请人)

Postal Code 邮区号

Home 住家电话 Relationship with Main Applicant
与主卡申请人的关系

Mobile 手提电话
(Mandatory 必填项)

Office 办公电话

E-mail 电邮地址
(Mandatory 必填项)

Employment details

Note: For existing BOC Supplementary Cardmembers, you need not fill up this section if there is no change in your employment details. For new BOC Supplementary Cardmembers, please fill up all fields.

Name of Company 公司名称

Check here if 请勾选一栏:

Self-employed 自雇人士

Student 学生

Housewife/husband 家庭主妇/夫

Retired 退休

Others 其他:

Occupation 职业

Type of industry 公司业务性质

Annual Income 年收入

All applications are subject to approval. Supplementary Card applicant must be at least 18 years of age. Please also attach a copy of NRIC (front and back). If applicant's age is below 18, a letter of acceptance from the overseas institution is required.

所有申请经批准才可生效,附属卡申请人须年满18岁并附上身份证复印件(正反面)。若申请人的年龄在18岁以下,则须提供海外大专院校入学证明书。

8 MY MARKETING CONSENT / 行销许可

By signing up for this application form, I hereby authorise, agree and consent to allow BOC and its employees and agents and BOC's third party service providers, business partners, insurer or insurance broker to provide me with marketing, advertising and promotional information, materials and/or documents relating to insurance, banking, investment, credit and/or financial products and/or services that BOC and BOC's third party service providers, business partners, insurer or insurance broker may be selling, marketing, offering or promoting, whether such products or services exist now or are created in the future ("Marketing Purpose").

I understand that if I do not wish for BOC and its employees and agents and BOC's third party service providers, business partners, insurer or insurance broker to provide me/us for such marketing and promotional information, I may withdraw my consent at any time by writing to BOC at bocpd_sg@mail.notes.bank-of-china.com.

In addition to email and/or direct mailer, please also send me such marketing and/or promotional information via the following channels: (Please tick)

All Text Message (SMS/MMS) Phone/Voice Call

9 Declaration and Agreement / 声明与协议

BOC Credit Card and MoneyPlus (Important: Please read before signing)
中银行信用卡及易达钱 (注意: 请仔细阅读后再签名)

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 subject to the terms and conditions of the BOC Cardmember Agreement (as may be amended, supplemented and replaced from time to time), including the provisions relating to BOC's collection, use, disclosure and/or processing of my/our personal data and any amendment and addition made thereto from time to time, and further agree to be bound by the terms and conditions stated therein. I/We understand that a copy of BOC Cardmember Agreement will be sent to me/us by mail with the Card(s) at my/our own risk.

MoneyPlus (applicable only if you 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, I agree to be bound by the BOC MoneyPlus Terms and Conditions, (a copy will be made available to me upon the MoneyPlus Account being made available to me), including the provisions relating to BOC's collection, use, disclosure and/or processing of my personal data, and any amendment and addition made thereto from time to time.

I/We, jointly and severally,

- 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.
- 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 Cards(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).
- 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.
- confirm that as at the time of this application, I/we am/are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us nor legal proceedings commenced against me/us.
- 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.
- authorise BOC to accept and act upon all communications or instructions from me/us via electronic mail or SMS using the email address or Singapore telephone number that I/we may provide now or in the future, with regard to my/our Card/MoneyPlus Account(s) and BOC shall not be liable if it acts upon such communications in good faith.
- consent to BOC collecting, using and/or disclosing my/our personal data for one or more of the following purposes:
 - considering and/or processing the Cardmember's application/transaction with the Bank;
 - facilitating, processing, dealing with, administering, managing and/or maintaining the Cardmember's relationship with the Bank, including but not limited to handling feedback or complaint;
 - providing Cardmember with the Bank's services and products, as well as services and products provided by other external providers provided through the Bank and/or the Bank's third party service providers and/or business partners;
 - carrying out the Cardmember's instructions or responding to any enquiry given by (or purported to be given by) the Cardmember or on his/her behalf;
 - contacting the Cardmember or communicating with the Cardmember via phone/voice call, text message and/or fax message, email and/or postal mail for the purposes of administering and/or managing the Cardmember's relationship with the Bank such as but not limited to communicating information to the Cardmember related to the Card Account or Card Transaction. The Cardmember acknowledge and agree that such communication by the Bank could be by way of the mailing of correspondence, documents or notices to the Cardmember, which could involve disclosure of certain personal data about the Cardmember to bring about delivery of the same as well as on the external cover of envelopes/mail packages;
 - dealing in any matters relating to the services and/or products which the Cardmember are entitled to under any contract with the Bank including performing the contract;
 - carrying out credit checks, due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or the Bank's risk management procedures that may be required by law or that may have been put in place by the Bank;
 - to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether relating to the Cardmember's relationship with the Bank or any other matter arising from the Cardmember's relationship with the Bank, and whether or not there is any suspicion of the aforementioned;

- complying with or as required by any applicable law, governmental or regulatory requirements of any relevant jurisdiction, including meeting the requirements to make disclosure under the requirements of any law binding on the Bank and/or for the purposes of any guidelines issued by regulatory or other authorities, whether in Singapore or elsewhere, with which the Bank is expected to comply;
- complying with or as required by any request or direction of any governmental authority; or responding to requests for information from public agencies, ministries, statutory boards or other similar authorities (including but not limited to the Monetary Authority of Singapore, Inland Revenue Authority of Singapore, Insolvency & Public Trustee's Office, Commercial Affairs Department and courts). For the avoidance of doubt, this means that the Bank may/will disclose your personal data to the aforementioned parties upon their request or direction;
- conducting research, analysis and development activities (including but not limited to data analytics, surveys and/or profiling) to improve the Bank's services and facilities in order to enhance the Cardmember's relationship with the Bank or for the Cardmember's benefit, or to improve any of the Bank products or services for the Cardmember's benefit;
- storing, hosting, backing up (whether for disaster recovery or otherwise) of the Cardmember's personal data, whether within or outside Singapore;
- financial reporting, regulatory reporting, management reporting, risk management (including monitoring risk exposure) audit, record keeping purposes and
- purposes which are reasonably related to the aforesaid.

Please sign as you would for all future transactions.
申请人请在此签名 (确保与日后交易单据及书信签名一致)。

| | |
|--|---------|
| Principal Card Applicant's Signature / 主卡申请人签名 | Date 日期 |
|--|---------|

| | |
|---|---------|
| Supplementary Card Applicant's Signature / 附属卡申请人签名 | Date 日期 |
|---|---------|

| FOR BOC CARD CENTRE USE 中国银行卡中心用栏 | | | | | |
|-------------------------------------|----------------------|----------------------|----------------------|------------------|----------------------|
| Card Acct. No | <input type="text"/> | <input type="text"/> | <input type="text"/> | Acct Status Code | <input type="text"/> |
| Remarks | 18000016 | AP | DE | CL | LIEN Amt |
| | | | Approved By: | | |

Bank of China Singapore Branch
1800 338 5335 (24-Hour Customer Service Hotline) 24小时客户服务热线
6532 6318 (Fax 传真) www.bankofchina.com/sing

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via Credit Bureau (Singapore) website (www.creditbureau.com.sg). Alternatively, you may bring the approval or rejection letter and your NRIC to the mentioned credit bureau's registered office to obtain a free credit report.

| Credit Card Useful Information 信用卡注意事项 | |
|--|--|
| Interest free period | 23 days from statement date if bills are paid in full |
| Interest on purchases (where applicable) | 2.16% per month (EIR: 25.88% p.a.); min ¥/\$3.00, if payment is not made in full by due date |
| Interest on cash advances | 2.34% per month (EIR: 28% p.a.); min. ¥/\$3.00, compounded daily and levied on the amount withdrawn from the withdrawal date until receipt of full payment For full payment of cash advance, please call 24hr customer hotline at 1800 338 5335 |
| Minimum monthly payment | 3% of the monthly balance outstanding, plus any outstanding Minimum Payment Sum, plus the amount in excess of the Credit Limit, or ¥/\$50, whichever is greater |
| Late payment charges | 5% of the Minimum Payment Sum or ¥/\$100 per month, whichever is higher; if min. monthly payment is not made by due date |
| Annual membership fee | \$S\$190 (principal card), \$S\$95 (supplementary card) |
| Cash advance fee | ¥\$20 or 6% of amount withdrawn, whichever is greater |
| Fees for foreign currency transactions | Our administrative fee: up to 1.5% of transaction amount UnionPay Cross-border fee: Additional 1% of transaction amount |
| Payment hierarchy | Payment made to the credit cardmember's account will be settled in the following order, with 1 being the highest priority for settlement: 1. Cash Advance 2. Retail Transaction 3. Flexi-Balance/ Instalment Payment Plan (IPP) 4. Fund Transfer |
| Lost/stolen card liability | Max. \$S\$100 liability if Cardmember has not acted fraudulently / grossly negligent / failed to inform Bank promptly. For details, please visit www.bankofchina.com.sg |

| MoneyPlus Useful Information 易达钱注意事项 | | | |
|--------------------------------------|--|--|-----------------------|
| Nationality | Singaporean OR Permanent Resident | | Foreigner |
| Annual income | \$S\$20,000 - \$S\$29,999 | \$S\$30,000 and above | \$S\$60,000 and above |
| Interest charges | MoneyPlus Line of Credit | | |
| | 2.38% per month (EIR: 28.55% p.a.); min. \$S\$10 | 1.65% per month (EIR: 19.80% p.a.); min. \$S\$10 | |
| | Interest shall be charged on a daily basis from the date of transaction, subject to a minimum of \$S\$10 per month on the whole balance, including any subsequent debit entries, until payment is credited, and on the reduced balance thereafter until full settlement of the whole balance outstanding | | |
| Minimum monthly payment | MoneyPlus Term Loan | | |
| | 12 months tenure - 6.38% p.a. (EIR: 19.46% p.a.) OR | 12 months tenure - 6.38% p.a. (EIR: 14.58% p.a.) OR | |
| | 24 months tenure - 7.38% p.a. (EIR: 17.89% p.a.) OR | 24 months tenure - 7.38% p.a. (EIR: 15.40% p.a.) OR | |
| | 36 months tenure - 8.68% p.a. (EIR: 18.77% p.a.) | 36 months tenure - 8.68% p.a. (EIR: 17.07% p.a.) | |
| | AND processing fee at 5% of loan amount or \$S\$75 applies, whichever is greater | AND processing fee at 2% of loan amount or \$S\$75 applies, whichever is greater | |
| Late payment charges | 3% of the monthly balance outstanding, plus any outstanding Minimum Payment Sum or \$S\$50, whichever is greater | | |
| Late payment charges | 2% of the Minimum Payment Sum or \$S\$100 per month, whichever is higher; if min. monthly payment is not made by due date | | |
| Annual membership fee | \$S\$100 (Prevailing GST is applicable) | | |
| Cash advance fee | \$S\$20 or 6% of amount withdrawn, whichever is greater | | |
| Payment hierarchy | Payment made to the MoneyPlus cardmember's account will be settled in the following order, with 1 being the highest priority for settlement: 1. MoneyPlus Term Loan 2. MoneyPlus Line of Credit 3. MoneyPlus Fund Transfer | | |
| Lost/stolen card liability | The Cardmember shall not be liable for any transactions carried out after the Bank has been notified of the loss / theft / unauthorised use of the card. For details, please visit www.bankofchina.com.sg | | |

Note: Fees in ¥ are only applicable to BOC Zaobao Card RMB account. Payment to BOC Zaobao Card RMB account using SGD will be subject to prevailing exchange rates upon receipt of payment. Please contact our customer service representatives at 1800 338 5335 for enquiries on the latest exchange rates. There may be circumstances in which you have to pay other fees. See the full list of terms and conditions (Cardmember Agreement): <http://www.bankofchina.com.sg>

BOC MoneyPlus / 中银易达钱



Get extra cash to realise your dream easily!

- Pay on what you have used with low rates of 1.65% monthly
- Ease of withdrawing cash anytime, anywhere
- 1 year fee waiver

Credit Card Services / 信用卡服务



Cash Advance# 额外现金服务#

Get extra cash instantly at BOC ATMs or call for cash via our 24-hour customer service hotline at 1800 338 5335.

* Cash Advance fees and charges apply.



0% Interest Instalment Payment Plan* 0%利息商户分期付款*

Enjoy the power of 0% BOC IPP by converting your local big ticket credit card transactions into interest-free instalments of 6, 12, 24 and 36 months with NO COST at our partnering merchants.

* Subject to a minimum amount of \$S\$500 and the tenure available by the partnering merchants. A penalty fee of \$S\$150 is applicable upon premature termination. Other terms and conditions apply.

BOC SmartSaver

Introducing the smarter way to grow your savings with interest up to 3.55%p.a.!

Bonus Interest Rates

Card Spend
Bonus Interest
up to
1.60% p.a.

Salary Credit
Bonus Interest
up to
1.20% p.a.

Payment
Bonus Interest
0.35% p.a.

Terms and conditions apply. For details, visit the nearest BOC Branch or visit www.bankofchina.com.sg.
Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. Please visit www.sdic.org.sg for full details.

Other terms and conditions apply for all product and promotions. Bank of China reserves the right to amend or withdraw the offer without prior notice.

All information stated above is correct at the time of print.



BUSINESS REPLY SERVICE
PERMIT NO. 04602

中国银行股份有限公司新加坡分行
 BANK OF CHINA LIMITED SINGAPORE BRANCH
 CARD CENTRE
 ROBINSON ROAD
 P.O. BOX 1289
 SINGAPORE 902539

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