

# BOC MONEYPLUS APPLICATION FORM (with Term Loan option)

(For applicant who do not have BOC MoneyPlus account)

I want to apply for **MoneyPlus Account**.

MoneyPlus revolving credit at 18.55% \*\* p.a. or 28.55% ^^ p.a. effective interest rate

AND/OR

I want to apply for **MoneyPlus Term Loan** to enjoy lower interest rate (Please select one only).

A non-refundable processing fee applies.

6.38% p.a. for 12-month  7.38% p.a. for 24-month  8.68% p.a. for 36-month

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

**Receive up to S\$188 Cash Back\* with Term Loan**  
T&Cs apply.



Amount Requested \_\_\_\_\_ (min S\$1,000)      Bank's Name \_\_\_\_\_      Account Number \_\_\_\_\_

Account Name \_\_\_\_\_      Account Type \_\_\_\_\_  
(as shown in your bank account)      (savings/current)

### PREFERRED CREDIT LIMIT

\*I would like the following option for my credit limit amount (Please tick accordingly):

I request to cap my granted credit limit at a maximum of S\$ \_\_\_\_\_.      OR       I agree to any credit limit amount as determined by BOC's sole discretion.

### PERSONAL DETAILS

\*Name as in NRIC / Passport (Please underline surname)

Mr  Mrs  Ms  Mdm  Dr \_\_\_\_\_

Date of Birth \_\_\_ / \_\_\_ / \_\_\_ (dd/mm/yy) | Gender  F  M

Marital Status  Single  Married  Divorced  Widowed

\*NRIC / Passport No. \_\_\_\_\_ No. of Dependents \_\_\_\_\_

\*Mobile # \_\_\_\_\_ Home # \_\_\_\_\_ Office # \_\_\_\_\_

\*Email \_\_\_\_\_ Home Country ID # \_\_\_\_\_

#### Home Address

\*Block # \_\_\_\_\_ \*Unit # \_\_\_\_\_ - \_\_\_\_\_ \*Postal Code \_\_\_\_\_

\*Street Name \_\_\_\_\_

Overseas Permanent Address (if non-Singaporean) \_\_\_\_\_

\_\_\_\_\_ Postal Code \_\_\_\_\_

Expiry Date of Employment Pass \_\_\_ / \_\_\_ / \_\_\_ (dd/mm/yy) | PR  Yes  No

Length of Stay \_\_\_ / \_\_\_ (Years/Months)

#### Residential Status

Rented  Parents'  Employers'  Mortgaged  Others  Owned

#### Residential Type

HDB-3Rm/4Rm  HDB-5Rm/Executive Apt  Executive Condo/HUDC

Private Apt/Condo  Terrace  Semi-detached  Bungalow

\*Name to appear on Card \_\_\_\_\_

(max. 19 characters)

Language Preferred  English  Chinese

#### Education Level

Primary  Secondary  Pre-University  Diploma  Degree  Postgraduate

Others \_\_\_\_\_ (Please specify)

#### Banking Relationship

Existing Bank of China Credit Cardmember  Existing Bank of China Customer

No Existing Relationship

\*Do you wish to receive marketing and promotional information about our product and services?

Yes  No

Please note that by indicating Yes in this form, we will communicate to you on such marketing and promotional information via phone/voice call, SMS/MMS, email and/or direct mail.

#### Personal References

\*Mother's Maiden Name (For security verification) \_\_\_\_\_

#### Preference For Billing Procedures

To home address  To office address  To other address

Address \_\_\_\_\_

Postal Code \_\_\_\_\_

Administration fee of S\$5 per month for overseas address applies.

\*Mandatory fields

### EMPLOYMENT DETAILS

#### Current Employment

Company Name \_\_\_\_\_  Check here if self-employed

Office Address \_\_\_\_\_

\_\_\_\_\_ Postal Code \_\_\_\_\_

Length of Employment \_\_\_\_\_ years \_\_\_\_\_ months

Annual Income \_\_\_\_\_

Permanently Employed OR  On contract (Expiry M \_\_\_\_\_ Y \_\_\_\_\_)

#### Industry / Business Type

Banking & Finance  IT/Communications  Government  Manufacturing

Hotel  Retail  Others \_\_\_\_\_

#### Current Position

GMs/MDs/CEOs  Administrative  Executive  Professional

Commission Earners  Sales  Managerial  Civil Servant  Retired

Others \_\_\_\_\_ (Please specify)

#### Previous Employment

Company Name \_\_\_\_\_

Position \_\_\_\_\_

Length of Employment \_\_\_\_\_ years \_\_\_\_\_ months

### DECLARATION AND AGREEMENT

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 MoneyPlus Account. 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). 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 shall promptly notify BOC in writing of any such change or inaccuracy.
- (ii). I consent to BOC collecting, using and/or disclosing my personal data for one or more of the following purposes:
  - a) considering and/or processing my application/transaction with BOC;
  - b) facilitating, processing, dealing with, administering, managing and/or maintaining my relationship with BOC, including but not limited to handling feedback or complaint;
  - c) carrying out my instructions or responding to any enquiry given by (or purported to be given by) me or on my behalf;
  - d) contacting me or communicating with me via phone/voice call, text message and/or fax message, email and/or postal mail for the purposes of administering and/or managing my relationship with BOC such as but not limited to communicating information to me related to the MoneyPlus Account or MoneyPlus Transaction. I acknowledge and agree that such communication by BOC could be by way of the mailing of correspondence, documents or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages;
  - e) dealing in any matters relating to the services and/or products which me and are entitled to under any contract with BOC including performing the contract;
  - f) carrying out credit checks, due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or BOC's risk management procedures that may be required by law or that may have been put in place by BOC;
  - g) to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether relating to my relationship with BOC, and whether or not there is any suspicion of the aforementioned;
  - h) 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 BOC and/or for the purposes of any guidelines issued by regulatory or other authorities, whether in Singapore or elsewhere, with which BOC is expected to comply;
  - i) 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, Insolvency & Public Trustee's Office, Commercial Affairs Department and courts). For the avoidance of doubt, this means that BOC may/will disclose my personal data to the aforementioned parties upon their request or direction;
  - j) conducting research, analysis and development activities (including but not limited to data analytics, surveys and/or profiling) to improve BOC's services and facilities in order to enhance my relationship with BOC or for my benefit, or to improve any of BOC's products or services for my benefit;
  - k) storing, hosting, backing up (whether for disaster recovery or otherwise) of my personal data, whether within or outside Singapore;
  - l) financial reporting, regulatory reporting, management reporting, risk management (including monitoring risk exposure) audit, record keeping purposes and
  - m) purposes which are reasonably related to the aforesaid.
- (iii). I agree that as the principal applicant I shall be responsible for all liabilities (including but not limited to annual fees and other charges) which may be incurred in respect of my MoneyPlus Account.
- (iv). I agree that the ATM Card in relation to MoneyPlus Account and personal identification number may be collected by me personally at my option or be sent to me by ordinary mail at my sole risk to my billing address.
- (v). I confirm that as at the time of this application, I am not an undischarged bankrupt(s) and there has been no statutory demand served on me nor legal proceedings commenced against me.
- (vi). I understand that BOC reserves the right 1) to decline this application at its sole discretion without giving any reason and without entering into any correspondence; and 2) to retain all supporting documents submitted for the processing.
- (vii). I authorise BOC to accept and act upon all communications or instructions from me via electronic mail or SMS using the email address or Singapore telephone number that I may provide now or in the future, with regard to my MoneyPlus Account and BOC shall not be liable if it acts upon such communications in good faith.

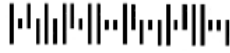
Applicant's Signature

Date

### FOR BOC CARD CENTRE USE

Remarks 04000003 (MoneyPlus Term Loan Cash Back Promotion)	AP	DE	CL	LIEN Amt	BT Amt	Acct Status Code
Approved By						

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



**BUSINESS REPLY SERVICE**  
**PERMIT NO. 04602**

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

**BASIC DOCUMENTS REQUIRED**

- All applicants must be 21 years & above, with annual income of minimum S\$20,000 & above. For foreigners, a minimum income of S\$60,000 p.a. is required.
- For salaried employee, please submit your latest Income Tax Notice of Assessment\*, latest computerised payslip or last 6 months' CPF Statement of Account and photocopy of NRIC (front and back).
  - For self-employed, commission or variable income earners, please submit past 12 months' CPF statement or last 2 years' Income Tax Notice of Assessment and photocopy of NRIC (front and back).
- \* You can now print your Notice of Assessment at myTax with your SingPass or IRAS PIN. The service is free. Log on to [www.mytax.iras.gov.sg](http://www.mytax.iras.gov.sg). Insufficient information may cause delays in processing.

**MONEYPLUS TERM LOAN TERMS AND CONDITIONS**

- Upon completion of your MoneyPlus Term Loan tenure, the MoneyPlus Account prevailing 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.
- Disbursed MoneyPlus Term Loan amount will be 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 loan, 7.38% p.a. for 24-month loan or 8.68% p.a. for 36-month loan. Effective interest rates for customers with annual income of S\$30,000 and above are at 14.58% p.a. for 12-month loan, 15.40% p.a. for 24-month loan or 17.07% p.a. for 36-month loan while effective interest rates for customers with annual income of S\$20,000 to S\$29,999 are at 19.46% p.a. for 12-month loan, 17.89% p.a. for 24-month loan or 18.77% p.a. for 36-month loan.
- A non-refundable processing fee of 2% or 5% 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 the early repayment of the MoneyPlus Term Loan before expiry of the MoneyPlus Term 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 continued to be effected.
- BOC may vary the interest rate chargeable, the basis of calculation of the interest rates, fees, charges or vary the terms and conditions at any time at BOC's sole discretion and without giving any reason therefore.
- All information is correct at the point of printing.

**IMPORTANT INFORMATION**

<b>Interest charges</b>	<p><b>MoneyPlus Line of Credit</b> For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999: <b>Applied rate at 2.38% per month (EIR: 28.55% p.a., min. charge of S\$10)</b></p> <p>For Singaporean OR Permanent Resident with annual income of S\$30,000 and above and Foreigner with annual income of S\$60,000 and above: <b>Applied rate at 1.55% per month (EIR: 18.55% p.a., min. charge of S\$10)</b></p> <p>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.</p> <hr/> <p><b>MoneyPlus Term Loan</b> For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999: <b>12 months tenure - 6.38% p.a. (EIR: 19.46% p.a.)</b> <b>24 months tenure - 7.38% p.a. (EIR: 17.89% p.a.)</b> <b>36 months tenure - 8.68% p.a. (EIR: 18.77% p.a.)</b> <b>Processing fee at 5% of loan amount or S\$75 applies, whichever is greater.</b></p> <p>For Singaporean OR Permanent Resident with annual income of S\$30,000 and above and Foreigner with annual income of S\$60,000 and above: <b>12 months tenure - 6.38% p.a. (EIR: 14.58% p.a.)</b> <b>24 months tenure - 7.38% p.a. (EIR: 15.40% p.a.)</b> <b>36 months tenure - 8.68% p.a. (EIR: 17.07% p.a.)</b> <b>Processing fee at 2% of loan amount or S\$75 applies, whichever is greater.</b></p> <hr/> <p><b>MoneyPlus Fund Transfer</b> For Singaporean OR Permanent Resident with annual income of S\$30,000 and above and Foreigner with annual income of S\$60,000 and above: <b>0% interest rate for 3 months – 1.8% processing fee (EIR = 3.68% p.a.)</b> <b>0% interest rate for 6 months – 3% processing fee (EIR = 6.38% p.a.)</b></p>
<b>Minimum monthly payment</b>	3% of the monthly balance outstanding, plus any outstanding Minimum Payment Sum or S\$50, whichever is greater.
<b>Late payment charges</b>	2% of minimum payment sum or S\$80 per month, whichever is higher; if minimum monthly payment is not made by due date.
<b>Annual membership fee</b>	S\$60 (Prevailing GST is applicable).
<b>Payment hierarchy</b>	Payment made to the MoneyPlus 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
<b>Lost/stolen card liability</b>	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. However, the Cardmember shall continue to be liable for all authorised or unauthorised card transactions effected with the use of the PIN made even after the notification is received by the Bank of the loss/theft/unauthorised use of the PIN. Report loss immediately by calling Customer Service Hotline: 1800 338 5335
<b>There may be circumstances in which you have to pay other fees. See the full list of terms and conditions: <a href="http://www.bankofchina.com/sg">http://www.bankofchina.com/sg</a></b>	