

1 I WANT TO APPLY FOR / 我要申请

Please tick to indicate your choice of BOC Credit Cards:

BOC Credit Cards. Please tick to indicate your choice of BOC Credit Cards.	Principal Card Annual Fee (first year free)	Supplementary Card Annual Fee (first year free)
<input type="checkbox"/> BOC Elite Miles World Mastercard	S\$203.30 p.a (inclusive of GST)	S\$101.65 p.a (inclusive of GST)
<input type="checkbox"/> BOC Family Card / 中银家庭卡	S\$203.30 p.a (inclusive of GST)	S\$101.65 p.a (inclusive of GST)
<input type="checkbox"/> BOC Travel Card / 中银旅游卡	S\$203.30 p.a (inclusive of GST) - first 2 years free	S\$101.65 p.a (inclusive of GST) - first 2 years free
<input type="checkbox"/> BOC Zaobao Credit Card / 中银早报信用卡	S\$203.30 p.a (inclusive of GST) - first 2 years free	S\$101.65 p.a (inclusive of GST) - first 2 years free
<input type="checkbox"/> BOC Sheng Siong Card / 中银昇松卡 A BOC Sheng Siong (\$S500) Card will be issued if you do not meet the requirement	S\$32.10 p.a (inclusive of GST)	S\$16.05 p.a (inclusive of GST)
<input type="checkbox"/> BOC Qoo10 World Mastercard Card / 中银Qoo10世界万事达卡 A BOC Qoo10 Platinum Mastercard Card will be issued if you do not meet the requirement	S\$203.30 p.a (inclusive of GST) Select a Card design for your BOC Qoo10 World Mastercard Principal Card and Supplementary card (these two choices can differ)	S\$101.65 p.a (inclusive of GST)
<input type="checkbox"/> BOC MoneyPlus / 中银易达钱	S\$100 p.a	

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 ^d ^m ^y Gender 性别 F 女 M 男

NRIC / Passport No. 身份证 / 护照号码 _____

Country/Region (Nationality) 国家/地区 (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 _____

Bill to 账单寄至: (Your billing address will be default to your 'Home Address' if this option is left blank.)

Office Address 办公地址 Other Address 其他地址 (Please provide billing proof): _____

Postal Code 邮区号 _____

Expiry Date of Employment Pass 工作准证有效期至 ^d ^m ^y Marital Status 婚姻状况

Home Country/Region ID No. 本国家/地区身份证号码 _____

Home No. 住家电话 _____

Office No. 办公电话 _____ No. of Dependants 受赠养人数 _____

Mobile No. 手提电话 (Mandatory 必填项)++ +65 _____

Please update my Mobile No. for BOC Electronic Banking Services. (Applicable for customers with credit card(s) / MoneyPlus only)

E-mail Address 电邮地址 (Mandatory 必填项)++ _____

++Mandatory: Please fill in the same phone number and email address that you are currently using for your Qoo10 Account. It is important that the information is correct to facilitate the Bank in depositing Qmoney to your Qoo10 Account

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/HUDD 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)

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

3 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.

Name of Company 公司名称 _____

Office Address 公司地址 _____

Block 大牌 _____ Unit # 门牌 _____

Street / Building Name / 大厦/街道名称 _____

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:

Banking & Finance 银行金融

Arts / Creative Designs 艺术/设计

Shipping 运输

Accounting 会计

Manufacturing** 制造

IT / Communications 信息科技 / 通讯

Hotel / Tourism 酒店 / 旅游

Entertainment 娱乐

Legal 法律

Wholesale / Trading** 贸易

Check here if self-employed 自雇人士请勾此栏

Government 政府部门

Retail 零售

F&B 餐饮

Others 其他:

(Please fill in)

**Please indicate company products/services

请注明公司产品/服务: _____

Current Position 当前职位

GMs/ MDs/ CEOs 总经理 / 董事经理 / 行政总裁

Managerial 管理人员

Civil Servant 公务员

Administrative 行政人员

Commission Earners 佣金赚取者

Retired 已退休

Executive 执行人员

Sales 销售

Others 其他:

(Please fill in)

Annual Income 年收入 _____

4 CREDIT LIMIT AMOUNT / 信用额度金额

I would like the following option for my credit limit amount ("Preferred Credit Limit Cap") 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 to a maximum of Qoo10 Account. It is important that the information is correct to facilitate the Bank in depositing Qmoney to your Qoo10 Account. I request to cap my granted credit limit to 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\$ _____ (in multiples of S\$100 and with a min. of S\$1,000)

BOC MoneyPlus : S\$ _____ (in multiples of S\$100 and with a min. of S\$1,000)

Note: Please refer to section "Declaration and Agreement" for more information and other terms and conditions relating to credit limits.

5 BOC ALERT SERVICE / 中银交易提示服务

(Your default threshold amount for the Transaction Alerts for ALL BOC Credit Card(s) / BOC MoneyPlus account will be S\$500 if this portion is left blank.)

Under the BOC SMS Transaction Alert Service, a Transaction Alert will be sent via SMS to the mobile number registered with BOC Credit Card(s) / BOC MoneyPlus account when any outgoing transaction made using a Card (as defined in the prevailing BOC Cardmember Agreement or BOC MoneyPlus Terms and Conditions) or with the MoneyPlus account, exceeds the threshold amount pre-determined by BOC or the Cardmember / MoneyPlus customer. The default threshold amount for the Transaction Alerts is S\$500 and above for ALL outgoing transactions, which will apply unless BOC receives a request to amend the threshold amount. The BOC SMS Transaction Alert Service is part of the BOC Alert Service provided pursuant to the BOC Cardmember Agreement or the BOC MoneyPlus Terms and Conditions (as may be applicable).

Yes, I wish to apply for Transaction Alerts under the BOC SMS Transaction Alert Service. I understand that the BOC SMS Transaction Alert will be sent to the Principal Cardmember / MoneyPlus customer (for transactions charged to the Card or made using the MoneyPlus account) or to the Supplementary Cardmember (for transactions charged to a Supplementary Card).

Same Threshold Amount for all Card(s) and MoneyPlus account transactions:

I want to receive Transaction Alerts for ALL outgoing transactions on ALL my Card(s) and MoneyPlus account. Please send a Transaction Alert for each outgoing transaction that is or above:

Different Threshold Amounts:

I want to set a different threshold amount for each Card and/or MoneyPlus account. Please send a Transaction Alert for each outgoing transaction that is or above the threshold amount indicated against the Card type or MoneyPlus account:

Card type / MoneyPlus account	Threshold amount (SGD, in multiples of S\$100)
BOC Elite Miles World Mastercard®	
BOC Family Card	
BOC Travel Card	
BOC Zaobao Credit Card	
BOC Sheng Siong Card	
BOC Qoo10 World Mastercard Card	
BOC MoneyPlus	

(Please indicate your preferred threshold amount, in multiples of S\$100)

Note: Your instructions here will change the threshold amount for all of your existing and new BOC Credit Card(s) and/or BOC MoneyPlus account

Note: For any of your existing and new BOC Credit Card(s) which you have indicated a threshold amount above, it will be taken as an application by you to set a threshold amount for that card. For the rest of your other existing BOC Credit Card(s) that are not mentioned above or for which no threshold amount is indicated, the threshold amount remains unchanged or will be set at default value. To change the threshold amount subsequently, please submit the BOC SMS Transaction Alert Service Form, which can be found on our website.

Note: (1) The minimum setting for BOC SMS Transaction Alert is S\$0.01. (2) The threshold amount as indicated by the Principal Cardholder above will be automatically implemented for his/her associated Supplementary Cardholder (if any). (3) If the indicated threshold amount is not in multiples of S\$100, the Bank will round the amount down to the nearest S\$100. (4) Please note that it is your responsibility to enable transaction notification alerts on any device used to receive transaction notifications from BOC, to opt to receive all transaction notifications for all outgoing transactions of (any amount) made from your account, and to monitor the transaction notifications sent to the account contact. BOC may assume that you will monitor such transaction notifications without further reminders or repeat notifications. (5) For MoneyPlus Account transactions - You will not receive any SMS Alert for transactions below the threshold limit and may not be aware of such transactions being made. This may impact your liability for losses arising from unauthorised transaction.

No, I do not wish to receive any BOC SMS Transaction Alerts and wish to withdraw from the BOC SMS Transaction Alert Service. I understand that I will not receive any BOC SMS Transaction Alert for any of my Card(s) (including any Supplementary Cards) and MoneyPlus account.

Go Green with eStatements.

Please note that upon successful application for BOC Credit Card(s), you will be automatically enrolled for eStatements within 45 days from the card approval dates and physical credit card statements will no longer be generated thereafter. This applies for both your existing BOC Credit Card(s) and the new BOC Credit Card(s) you are applying for in this application form. Terms and conditions governing eStatements can be found at bankofchina.com.sg.

If you would prefer to continue receiving paper statements, simply tick the box below:

Yes, I still want to receive **paper statement** for my BOC Credit Card(s)

SUPPLEMENTARY CARD APPLICANT'S PARTICULARS / 附属卡申请人详情

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)

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Date of Birth ^d ^m ^y
出生日期 性别 F 女 M 男

NRIC / Passport No.

身份证 / 护照号码

Country/Region (Nationality) PR Y 是 N 否
国家/地区 (国籍) 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 No. 住家电话 Relationship with Main Applicant
与主卡申请人的关系

Mobile No. 手提电话 +65 ^{Mandatory 必填项}

Please update my Mobile No. for BOC Electronic Banking Services. (Applicable for customers with credit card(s) / MoneyPlus only)

Office No. 办公电话

E-mail Address 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

Occupation 职业
 Housewife/husband 家庭主妇/夫
 Retired 退休
 Others 其他:

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 see overleaf for supporting documents required. If applicant's age is between 16 to 18 years old, documentary proof with stated overseas travel period must be provided.

所有申请经批准才可生效，附属卡申请人须年满18岁。请在下页查看所需文件。若申请人的年龄介于16至18岁，则须提供有效的海外旅行证明文件。

Please tick the box:

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") via email, direct mailer, Text Messages (SMS/MMS) and Phone/Voice Call to my email address, residential address and Singapore telephone number as indicated in this application form.

DECLARATION AND AGREEMENT

BOC CREDIT CARD AND MONEYPLUS (Important: Please read before signing)

声明与协议 中银信用卡及易达钱 (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 (if applicable): 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,

- (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) 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).
- (iii) 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.
- (iv) 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.
- (v) 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.
- (vi) 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.
- (vii) consent to BOC collecting, using and/or disclosing my/our personal data for one or more of the following purposes:
 - a) considering and/or processing the Cardmember's application/transaction with the Bank;
 - b) 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;
 - c) 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;
 - d) facilitating the crediting of Qmoney to Cardmember's Qoo10 account through Qoo10 Pte Ltd offices in Singapore and overseas;
 - e) 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;
 - f) 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 acknowledges and agrees 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;

- g) 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;
- h) 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;
- i) 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;
- j) 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;
- k) 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;
- l) 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;
- m) storing, hosting, backing up (whether for disaster recovery or otherwise) of the Cardmember's personal data, whether within or outside Singapore;
- n) financial reporting, regulatory reporting, management reporting, risk management (including monitoring risk exposure) audit, record keeping purposes and
- o) purposes which are reasonably related to the aforesaid.

Credit Limit Terms and Conditions

By signing below, I/we acknowledge and agree as follows:

- (i) The Preferred Credit Limit Cap should not, on the aggregate, exceed (a) 4 x of the monthly income of the Principal Card applicant or (b) S\$200,000, whichever is lower.
- (ii) Notwithstanding the above, BOC has the right to assign a credit limit that is lower but not higher than the Preferred Credit Limit Cap, at its sole discretion without giving any reasons.
- (iii) BOC reserves the right to request for additional documents and/or information from the Principal Card applicant and the Supplementary Card applicant (if applicable).
- (iv) If approved by BOC, the Preferred Credit Limit Cap will be the shared credit limit for all current principal BOC Credit Card(s) held by the Principal Card applicant.
- (v) Where no Preferred Credit Limit Cap is specified or the section "Credit Limit Amount" is left blank, BOC has the right to assign a credit limit at its sole discretion. The Principal Card applicant and the Supplementary Card applicant (if applicable) are deemed to have agreed and consented to any credit limit assigned by BOC.

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

Remarks

18000015

For Office Use:

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 its 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)	2.41% per month (EIR: 28.88% p.a.); min S\$3.00, if payment is not made in full by due date
Interest on cash advances	2.41% per month (EIR: 28.88% p.a.); min. S\$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 Y/ S\$50, whichever is greater
Late payment charges	5% of the Minimum Payment Sum or Y/S\$100 per month, whichever is higher; if min. monthly payment is not made by due date
Annual membership fee	BOC Elite Miles World Mastercard/ BOC Family Card / BOC Travel Card/ BOC Qoo10 World Mastercard/ BOC Zaobao Credit Card Principal Card: S\$203.30 (inclusive of GST) Supplementary Card: S\$101.65 (inclusive of GST) BOC Sheng Siong Card Principal Card: S\$32.10 (inclusive of GST) Supplementary Card: S\$16.05 (inclusive of GST)
Cash advance fee	Y/S\$20 or 6% of amount withdrawn, whichever is greater
Fees for foreign currency transactions	Our administrative fee: 2% / 2% / 2.4% of the transaction amount for Visa / Mastercard / UnionPay Credit Cards respectively. Visa/ Mastercard/ UnionPay Cross-border fee: Additional 1%/ 1%/ 0.6% of transaction amount
Dynamic currency conversion fee	All Visa or Mastercard transactions effected in Singapore dollars and processed overseas are levied a fee of 1% by Visa or Mastercard International.
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			
Country/Region (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	1.9% per month (EIR: 22.80% 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		
	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	
Minimum monthly payment	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		
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 Y are only applicable to BOC Zaobao Credit Card RMB account. Payment to BOC Zaobao Credit 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 (Line of credit) 中银易达钱 (现金支取)

Get extra cash to realise your dream easily!
轻松简单地获得额外现金来实现您的梦想!

- Pay on what you have used with low rates of 1.90% or 2.38% monthly.
- Get cash of up to 4 times of your monthly income.

BOC Mobile Banking App 中国银行手机银行

Enjoy a brand new banking experience with BOC Mobile Banking app. Scan the QR code to download:



BOC SmartSaver 智盈储蓄计划

Introducing the smarter way to grow your savings with interest up to 3.55% p.a.!
您财富增值的明智之选，享有高达3.55%储蓄利率!

Bonus Interest Rates

- Up to **1.60% p.a.** Bonus Interest on Spend with BOC Credit or Debit Cards
- Up to **1.20% p.a.** Bonus Interest on Salary Credit
- **0.35% p.a.** Bonus Interest on Payment
- Enjoy additional **0.60% p.a.** bonus interest of your account balance above S\$60,000 to S\$1,000,000.

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\$75,000 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

Eligibility Criteria	Singapore Citizens / PR		Foreigners
	Working Adults (21 years and above)	55 – 65 years old	
BOC Elite Miles World Mastercard BOC Family Card BOC Travel Card BOC Qoo10 World Mastercard BOC Sheng Siong Card BOC Zaobao Credit Card	Minimum income of S\$30,000 p.a. is required	Minimum income of S\$15,000 p.a. is required	Minimum income of S\$60,000 p.a. is required
BOC MoneyPlus	Minimum income of S\$20,000 p.a. is 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 (For both main and supplementary cardholders)

Please submit the following identification documents that are applicable to you:

Singapore Citizens / Permanent Residents	Foreigners
<ul style="list-style-type: none"> • Front & back of NRIC • Proof of residential address (if different from back of NRIC) (Utility bill/bank statement showing name and residential address within past 3 months) • Proof of billing address (if different from the above 2) 	<ul style="list-style-type: none"> • Passport with at least 6 months' validity • Work pass/visit pass/employment pass with at least 9 months' validity • Proof of residential address (Utility bill/bank statement showing name and residential address within past 3 months) • Proof of billing address (if different from residential address)

Please submit the following income documents that are applicable to you (For main cardholders only):

Salaried Employee	Self-Employed & Commission or Variable Income Earners
<ul style="list-style-type: none"> • Latest computerised/electronic payslip AND latest Income Tax Notice of Assessment • Latest 6 months' CPF contribution history statement 	<ul style="list-style-type: none"> • Latest and past year's Income Tax Notice of Assessment

*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.

Note 1. For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000 per month. Please submit your latest Income Tax. 2. Print your Income Tax Notice of Assessment together with your CPF contribution History Statement if your monthly salary is more than S\$6,000. Print your Income Tax Notice Assessment via <http://mytax.iras.gov.sg> with your Singpass or IRAS PIN. 3. For Existing BOC Credit Cardmembers, latest income documents as above are required if you wish to: 1. update the Credit Limit on your BOC Cards or there has been a change in your employment; or 2. apply for BOC MoneyPlus Application 4. Note that if your income documents reflect a lower income than that in our bank records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income. 5. We reserved the right to request for information and income documents if deemed necessary.

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