

**BOC MONEYPLUS TERM LOAN APPLICATION FORM**  
(For applicant with do not have BOC MoneyPlus account)

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

A non-refundable processing fee of 2% (if your annual income is S\$30,000 and above) or 5% (if your annual income is from S\$20,000 to S\$29,999) of loan amount or S\$75 applies, whichever is higher.

4.0% p.a. for  12-month  24-month  36-month  48-month  60-month  
4.5% p.a. for  12-month  24-month  36-month  48-month  60-month

(For Annual Income S\$30,000 and above)  
(For Annual Income S\$20,000 to S\$29,999)



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

Amount Requested \_\_\_\_\_ (min S\$1,000) Account Type \_\_\_\_\_ (savings/current)

Account Name \_\_\_\_\_ (as shown in your bank account) Account Number \_\_\_\_\_

Bank's Name \_\_\_\_\_

**PREFERRED CREDIT LIMIT**

\*I would like the following option for my credit limit amount ("Preferred Credit Limit Cap"):

I agree to any credit limit amount as determined by Bank of China Limited, Singapore Branch ("BOC") at its sole discretion.

OR

I request to cap my granted credit limit at a maximum of 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

**PERSONAL DETAILS**

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

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

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

(max. 19 characters)

\*Country / Region (Nationality) \_\_\_\_\_

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

Marital Status  Single  Married  Divorced  Widowed

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

No. of Dependents \_\_\_\_\_

\*Mobile # +65 \_\_\_\_\_ Home # \_\_\_\_\_  
*The above mobile number will apply to all your account and credit card services with the bank.*

\*Email \_\_\_\_\_

Home Country/Region ID # \_\_\_\_\_

Home Address (Do provide us with billing proof if Home Address differs from address in NRIC)

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

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

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

**Education Level**

Primary  Secondary  Pre-University  Diploma  Degree  Postgraduate

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

**Preference For Billing Procedures**

Bill to: (Your billing address will be your default 'Home Address' if this option is left blank. Do provide us with billing proof if mailing address differs from address in NRIC)

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

**Personal References**

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

\*Mandatory fields

**EMPLOYMENT DETAILS**

**Current Employment**

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

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

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

Industry / Business Type (Please tick one box only)

Banking & Finance  IT/Communications  Government  Arts/Creative Designs

Hotel/Tourism  Retail  Shipping  Entertainment  F&B  Accounting  Legal

Manufacturing  Wholesale/Trading/Others ~

~Please indicate company products/services \_\_\_\_\_

**Current Position**

GMs/MDs/CEOs  Administrative  Executive  Commission Earners

Sales  Managerial  Civil Servant  Retired

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

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

Annual Income (Please provide income documents) \_\_\_\_\_

**BOC Alert Service**

**Your default threshold amount for the Transaction Alerts for 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 for a BOC MoneyPlus account when any outgoing transaction made using the MoneyPlus account (as defined in the prevailing BOC MoneyPlus Terms and Conditions), exceeds the threshold amount pre-determined by BOC or by 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 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 MoneyPlus customer (for transactions charged to the MoneyPlus account).

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

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

**Note: Your instructions here will change the threshold amount for your BOC MoneyPlus account.**

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 associate d 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.

## ELECTRONIC STATEMENT

### 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)

## MARKETING CONSENT

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.

## Terms and Conditions Governing BOC Personal Loan Programmes

The terms and conditions set out herein ("Terms and Conditions") supplement and are additional to the terms and conditions in the BOC Cardmember Agreement and/or the BOC MoneyPlus Terms and Condition (where applicable). In the event of conflict, the Terms and Conditions set out herein shall prevail in so far as they relate to BOC Personal Loans. These Terms and Conditions consolidate and replace the previous terms and conditions governing the relevant BOC Personal Loan Programmes (including but not limited to, the Terms and Conditions Governing BOC Fund Transfer, the Terms and Conditions Governing BOC MoneyPlus Term Loan Programme, BOC \$martLoan Terms and Conditions and BOC \$martCash Terms and Conditions).

### 1. Definitions and Interpretation

1.1 In these Terms and Conditions, the following words when used have the following meanings respectively set out below:

"Account"	has the meaning given to it in clause 3.1 below.
"Applicant"	has the meaning given to it in clause 3.1 below.
"Application"	has the meaning given to it in clause 3.1 below.
"Application Form"	has the meaning given to it in clause 3.1 below.
"Approval Letter"	means the approval letter to be issued by the Bank confirming the approval of the Applicant's application for the BOC Personal Loan.
"Approved Loan Amount"	means the loan amount requested by the Applicant in the Application Form and as confirmed by the Bank in its Approval Letter, PROVIDED HOWEVER that where the requested loan amount exceeds the approved loan amount, the loan amount shall be the approved loan amount.
"BOC Personal Loan"	means a personal loan granted by the Bank to the Applicant under any BOC Personal Loan Programme.
"BOC Personal Loan Programme"	means any of the following loan programmes: (a) BOC Funds Transfer Programme; (b) BOC MoneyPlus Term Loan Programme; (c) BOC \$martCash Programme; (d) BOC \$martLoan Programme, and such other loan programme as may be designated by the Bank from time to time.
"BOC" or "Bank"	means Bank of China Limited, Singapore Branch
"Tenure"	means the loan tenure indicated in the Application Form and as confirmed by the Bank in its Approval Letter.

1.2 Unless the context otherwise requires or the Terms and Conditions expressly provide otherwise, all words and expressions as defined in the BOC Cardmember Agreement and/or the BOC MoneyPlus Terms and Conditions (where applicable) shall have the meanings ascribed to them respectively when used herein and in the BOC Cardmember Agreement and/or BOC MoneyPlus Terms and Conditions (as the case may be).

### 2. Eligibility

Any Principal Cardmember (as defined in the BOC Cardmember Agreement) or Main Account Holder (as defined in the BOC MoneyPlus Terms and Conditions) (a) whose Card Account and/or MoneyPlus account are in good standing (as determined by the Bank); and (b) who satisfies the annual income requirement below:

BOC Personal Loan Programme	Eligibility Criteria
Funds Transfer / BOC \$martCash	Annual income of at least S\$30,000
MoneyPlus Term Loan / BOC \$martLoan	Annual income of at least S\$20,000

is eligible to apply for a BOC Personal Loan under the relevant BOC Personal Loan Programme.

2.1 A Principal Cardmember or Main Account Holder may only have a maximum of one outstanding BOC Personal Loan under his/her Card Account and one outstanding BOC Personal Loan under his/her MoneyPlus account, at any one time.

### 3. Application for BOC Personal Loan

3.1 A Cardmember or Main Account Holder fulfilling the eligibility criteria above ("Applicant") may submit an application for a BOC Personal Loan in Singapore dollars ("Application") using the Bank's prescribed application forms ("Application Form") and selecting a Card Account and/or MoneyPlus account to be used for the purposes of the Application ("Account"). The Application is subject to a minimum amount specified by the Bank in the Application Form(s) or notified to the Applicant (should the Application be made by way of telephone). The total Approved Loan Amount under the relevant BOC Personal Loan programme shall not exceed the thresholds below:

Loan Programme	Threshold
Funds Transfer / MoneyPlus Term Loan	90% of the available credit limit on the Account
BOC \$martCash / BOC \$martLoan	95% of the available credit limit on the Account

If the Bank determines at any time that the Account is not in good standing, the Bank reserves the right to adjust the processing fee and/or interest rate (where applicable) to be applied to the BOC Personal Loan.

The Bank reserves the right to reject any Application and/or approve only part of the transfer amount requested in the Application Form without assigning any reason or whatsoever. The Application shall be subject to the available permanent credit limit of the relevant Account at the time of the application. Should the transfer amount requested exceed the Applicant's approved credit limit on the Applicant's Account at the time of the application, the Bank will determine at its sole discretion the final loan amount and the Bank's decision shall be final and binding on the Applicant. Applications submitted are not revocable without prior written consent from the Bank.

4. **Restrictions on Receiving Account**  
The BOC Personal Loan shall be disbursed by the Bank to the account designated by the Applicant in the Application Form, which must be (i) any current/saving account(s) held with the Bank, and/or (ii) bank account(s) held with any other bank or financial institution in Singapore ("Receiving Account").  
The Receiving Account must be in the name of the Principal Cardmember and/or (b) the Main Account Holder (as the case may be).  
The Receiving Account must not be a foreign currency line, foreign currency credit card or foreign currency bank account.
5. **Payments to Receiving Account**  
Once the Bank has approved an Application, the Bank shall without prior notice proceed to make such payment to the Receiving Account. Such payment may be made by the Bank on the date of the Bank's approval letter or at such later date as determined by the Bank. The Bank reserves the right to determine the amount of funds to be paid and shall advise the Applicant when payment is made.  
The Applicant shall continue to make payment on the Receiving Account until he/she receives confirmation of credit stated on a future statement issued by the relevant bank or financial institution that such Receiving Account has been credited. The Bank will not be held liable under whatever circumstances for any overdue payment or interest incurred under the Receiving Account.  
No BOC Bonus Points (as defined in the Terms and Conditions Governing the BOC Rewards Programme) or any cash rebates will be awarded for BOC Personal Loan transactions.
6. **Interest Rates**  
The interest rate ("IR") and effective interest rate ("EIR") are applicable to the Approved Loan Amount only. The methods of calculation for the BOC Personal Loan Programmes are as set forth in the Appendix:  
The prevailing IR, the Processing Fee and the EIR for each BOC Personal Loan Programme are as set forth in the prevailing Application Form(s) for the relevant BOC Personal Loan Programme. The prevailing rates for the Account will apply to (a) any other usage of the available credit limit of the Account (other than the Approved Loan Amount); and (b) after the completion of the Tenure, all outstandings (including any outstanding Approved Loan Amount).  
If the Account used for the BOC Personal Loan is a Card Account (and not a MoneyPlus account), Applicants should avoid using the Card for any retail charges during the Tenure as this may lead to finance charges being billed to the Applicant's Card Account.
7. **Other Fees**  
Rescheduling Fee (only applicable for BOC SmartLoan / BOC SmartCash and BOC Term Loan).  
(a) A rescheduling fee is applicable if the Applicant's loan under the BOC SmartLoan / BOC SmartCash / BOC Term Loan is restructured before expiry of the initial Tenure ("Rescheduling Fee").  
(b) If the Applicant wishes to utilise any credit remaining and available under the Account subsequent to an initial BOC SmartLoan / BOC SmartCash drawdown, the Applicant may apply to do so by way of a rescheduling of the existing BOC SmartLoan / BOC SmartCash, where the outstanding balance under the existing BOC SmartLoan / BOC SmartCash and the additional amount to be drawn-down will be combined to form a new BOC SmartLoan / BOC SmartCash loan subject to revised terms and conditions as provided by the Bank.  
Cancellation/Prepayment Fee.  
(a) A cancellation/prepayment fee is applicable for any cancellation/prepayment of the full amount outstanding before the expiry of the Tenure ("Cancellation/Prepayment Fee").  
(b) To initiate cancellation/prepayment, the Applicant shall provide 30 days' prior written notice to the Bank of any such proposed cancellation/prepayment.  
The prevailing Rescheduling Fee and Cancellation/ Prepayment Fees are as set forth in the appendix.
8. **Monthly Repayment**  
The Applicant shall make prompt payment of the monthly repayment amount to the Bank on or before the due dates for payment as stated in the periodic bank statements sent to the Applicant by Bank until any and all amount outstanding under the relevant BOC Personal Loan programme has been received by the Bank.  
The monthly repayment amount will be rounded up to the nearest dollar.  
Payment made to Card Account will be applied towards the discharge of the amounts then due and payable under the following programmes in the following order, with (a) being the highest priority for settlement:  
(a) BOC SmartCash;  
(b) Cash advances;  
(c) Retail transactions;  
(d) Flexi-Balance/ Instalment Payment Plan (IPP); and  
(e) BOC Funds Transfer Programme.  
Payment made to the MoneyPlus account will be applied towards the discharge of the amounts then due and payable under the following programmes in the following order, with (a) being the highest priority for settlement:  
(a) MoneyPlus Term Loan;  
(b) BOC SmartLoan;  
(c) MoneyPlus Line of Credit; and  
(d) BOC Funds Transfer Programme
9. **Variation of Interest Rates and Fees**  
Notwithstanding any other provision relating to preferential or promotional interest rates or promotional periods in these Term and Conditions, any of the Bank's brochures, application forms or other marketing material, the Bank may vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in the Bank's sole discretion with prior notice.  
The Bank reserves the right to impose administrative charges or any other charges whatsoever from time to time in relation to the BOC Personal Loan.
10. **Termination**  
Notwithstanding anything in these Terms and Conditions, the Bank reserves the right to terminate the Programme without prior notice and without assigning any reason and the Applicant shall forthwith on demand repay all monies owing under the Programme.
11. **Waiver**  
The Bank may at its absolute discretion from time to time waive either unconditionally or on such Terms and Conditions as it may deem fit any breach by any Applicant of any of the Terms and Conditions herein or grant such time or indulgence provided that:-  
(a) such neglect or forbearance of the Bank to require and/or enforce the performance and observance of any of the Terms and Conditions herein or any waiver, time or indulgence which may be given to the Applicant shall not prejudice or affect the rights, powers or remedies of the Bank at any time afterward to act strictly in accordance with these Terms and Conditions; and  
(b) such waiver shall not prejudice the rights of the Bank in respect of any other existing or subsequent breach of any of the Terms and Conditions herein.
12. **Amendments**  
The Bank may change the Terms and Conditions from time to time in its absolute discretion without notice to the Applicant.  
The Terms and Conditions are in addition to the BOC Cardmember Agreement (as amended or supplemented from time to time) and/or the BOC MoneyPlus Terms and Conditions (as amended or supplemented from time to time) (where applicable) which continues to be binding on the Applicant. However, in the event of any inconsistency between the Terms and Conditions and those in the BOC Cardmember Agreement and/or the BOC MoneyPlus Terms and Conditions (where applicable), the Term and Conditions shall prevail in so far as they relate to BOC Personal Loans.
13. **Governing Law**  
The Terms and Conditions is governed by Singapore law and the Applicant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
14. **Others**  
A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) (as amended, re-enacted or supplemented from time to time) to enforce any of these Terms and Conditions.  
Notwithstanding any term herein, the consent of any third party is not required to any subsequent agreement between the parties hereto to amend or vary or to terminate the Programme.  
For the avoidance of doubt, nothing in these Terms and Conditions shall affect the rights of any permitted assignee or transferee of the Bank.  
The Bank's decision on all matters relating to the Programme shall be final and binding.

**PART 1: METHOD OF INTEREST CALCULATION**

<b>BOC Funds Transfer Programme</b>	Not applicable
<b>BOC MoneyPlus Term Loan Programme</b>	Interest is calculated based on the front end add-on method by multiplying the Term Loan Amount with the AIR over the Tenure and dividing such aggregate sum into equal monthly instalments to be paid over the Tenure.
<b>BOC \$martCash/\$martLoan Programme</b>	Interest is calculated based on a reducing balance method of computing interest amount on the principal balance (being the sum of the Approved Loan Amount and the Processing Fee) that reduces with repayment of each loan instalment.

**PART 2: OTHER FEES AND CHARGES**

Type of Fee	BOC Funds Transfer	BOC MoneyPlus Term Loan	BOC \$martCash	BOC \$martLoan
Rescheduling Fee	Not applicable	Not applicable	\$S\$100	
Cancellation/Prepayment Fee	Not applicable	1.00% of the outstanding Loan Amount as at the scheduled date of early repayment or \$S\$100, (whichever is higher).	\$S\$100	

**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 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 amendments and additions made thereto from time to time. I understand that BOC MoneyPlus Term Loan is offered to me as part of the benefits and entitlements under our existing relationship with BOC. Thus the terms and conditions as set out in the BOC MoneyPlus Terms and Conditions will also apply to my use of this service, and any personal data provided on this form will likewise be subject to the relevant provisions on the collection, use or disclosure of personal data as set out in the BOC MoneyPlus Terms and Conditions.

**MoneyPlus Term Loan:** By signing below, I request that a MoneyPlus Term Loan be granted to me. I acknowledge and agree that such MoneyPlus Term Loan shall be subject to the Terms and Conditions Governing BOC Personal Loan Programmes (as set forth in this application form) and as may be amended, supplemented and replaced from time to time.

- (i). I represent and warrant that all information given in this application and all documents submitted to BOC are complete, true and accurate and any inaccurate, incomplete or false information given or any omission of information required, may at BOC's discretion, render this application invalid and BOC may reject the application. 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 agree to inform BOC if there is any change in any of the details I have provided to BOC in this application. I understand and agree that it is my sole responsibility to inform and update BOC of any changes to my personal data.
- (iii). I hereby agree to indemnify and absolve BOC of any liability arising out of any use and/or disclosure by BOC of any inaccurate or incomplete information due to my failure to update BOC promptly of any changes to my personal information.
- (iv). I agree that in the event that the MoneyPlus Account is closed or terminated for whatever reasons within 12 months from the date of the opening of such MoneyPlus Account, BOC is entitled to claim from me a full reimbursement of the cost of any welcome gift that BOC may have given to me upon approval of my MoneyPlus application. I hereby authorize BOC to debit the MoneyPlus Account for the cost of such gift (as determined by BOC), if any, prior to the closure of the MoneyPlus Account.
- (v). 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.
- (vi). 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.
- (vii). I understand that BOC reserves the right to decline this application at its sole discretion without giving any reason and without notice; and to retain all supporting documents submitted for the processing.
- (viii). 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 WS-TL

Staff Referral ID:

\_\_\_\_\_

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.

**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</b> at 2.38% per month (EIR: 28.55% p.a., min. charge of S\$10)</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> <p><b>MoneyPlus Term Loan</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>12 months tenure</b> – 4.00% p.a. (EIR: 10.95% p.a.) <b>24 months tenure</b> – 4.00% p.a. (EIR: 9.37% p.a.) <b>36 months tenure</b> – 4.00% p.a. (EIR: 8.75% p.a.) <b>48 months tenure</b> – 4.00% p.a. (EIR: 8.39% p.a.) <b>60 months tenure</b> – 4.00% p.a. (EIR: 8.13% p.a.) <b>Processing fee</b> at 2% of loan amount or S\$75 applies, whichever is greater</p> <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</b> – 1.5% processing fee (EIR = 6.23% p.a.)      <b>0% interest rate for 12 months</b> – 4.5% processing fee (EIR = 5.06% p.a.) <b>0% interest rate for 6 months</b> – 2.5% processing fee (EIR = 5.33% p.a.)</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</b> at 1.9% per month (EIR: 22.80% p.a., min. charge of S\$10)</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\$100 per month, whichever is higher; if minimum monthly payment is not made by due date.	
<b>Cash advance fee</b>	S\$20 or 6% of amount withdrawn, whichever is greater.	
<b>Annual membership fee</b>	S\$100	
<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/unauthorized 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	

There may be circumstances in which you have to pay other fees. See the full list of terms and conditions: <http://www.bankofchina.com/sg>

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](http://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.

**Eligibility and Documents Required**

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

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"> <li>Latest computerised/electronic payslip AND latest Income Tax Notice of Assessment**</li> <li>Latest 6 months' CPF contribution history statement</li> </ul>	<ul style="list-style-type: none"> <li>Latest and past year's Income Tax Notice of Assessment</li> </ul>

\*\*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.

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.

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: i. update the Credit Limit on your BOC Cards or there has been a change in your employment; or ii. 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 reserve the right to request for further information and income documents if deemed necessary.