

BOC MONEYPLUS APPLICATION FORM (with MP Fund Transfer option)

(For applicant who do not have BOC MoneyPlus account)

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

MoneyPlus revolving credit at **22.80%**** p.a. or **28.55%^^** p.a. effective interest rate

AND/OR

I want to apply for **MoneyPlus Fund Transfer** to enjoy greater savings (Please select one only).

MoneyPlus Fund Transfer is available to BOC MoneyPlus account holder with an annual income of at least S\$30,000 at the point of MoneyPlus Fund Transfer application.

0% interest rate for 3 months

with 1.8% processing fee (EIR = 7.49% p.a.)

0% interest rate for 6 months

with 3% processing fee (EIR = 6.38% p.a.)

0% interest rate for 12 months

with 5% processing fee (EIR = 5.60% p.a.)

Should the transfer amount requested exceed the applicant's approved credit limit on the applicant's BOC MoneyPlus account at the time of the application, BOC will determine the final approved amount to be transferred at its sole.

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 # +65 _____ Home # _____ Office # _____
Please update my Mobile No. for BOC Electronic Banking Services. (Applicable for customers with credit card(s) / MoneyPlus only)

*Email _____ Country/Region(Nationality) _____

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

Preference For Billing Procedures

To home address To office address To other address

Address (Please provide income documents) _____

Postal Code _____

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

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

Wholesale/Trading Manufacturing

~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

Permanently Employed OR On contract (Expiry M _____ Y _____)

Annual Income (Please provide income documents) _____

MARKETING CONSENT

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 bocdp_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

DECLARATION AND AGREEMENT

I have read and understood the Declaration and Agreement and BOC MoneyPlus Fund Transfer Terms and Conditions sections set out in this form.

I affirm the said declaration as well as the terms and conditions and agree to abide and be bound by the matters stated therein.

Applicant's Signature _____

Date _____

FOR BOC CARD CENTRE USE

Remarks 06010008	AP	DE	CL	LIEN Amt	BT Amt	Acct Status Code
Approved By						

If you are submitting the application via mail, please visit <http://bit.ly/BOCenvelope> to print the envelope.

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 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.
 - I consent to BOC collecting, using and/or disclosing my personal data for one or more of the following purposes:
 - considering and/or processing my application/transaction with BOC;
 - facilitating, processing, dealing with, administering, managing and/or maintaining my relationship with BOC, including but not limited to handling feedback or complaint;
 - carrying out my instructions or responding to any enquiry given by (or purported to be given by) me or on my behalf;
 - 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;
 - 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;
 - providing me with our services and products, as well as services and products provided by other external providers provided through BOC and/or BOC's third party service providers and/or business partners;
 - 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;
 - to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether relating to my relationship with BOC or any other matter arising from my relationship with BOC, 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 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;
 - 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;
 - 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;
 - storing, hosting, backing up (whether for disaster recovery or otherwise) of my 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.

MONEYPLUS FUND TRANSFER TERMS AND CONDITIONS

- This Bank of China Limited, Singapore Branch ("BOC") MoneyPlus fund transfer facility ("Fund Transfer") is available to BOC MoneyPlus account holder only. The applicant shall submit this application form with the relevant promotional code.
- The Fund Transfer is available to BOC MoneyPlus account holder with an annual income of at least S\$30,000 at the time of the Fund Transfer application.
- The minimum transfer sum under the Fund Transfer is S\$1,000 or such other amounts as determined by BOC at its discretion. No cancellation or change of the transfer amount will be allowed after submission of the Fund Transfer application.
- BOC shall, on its approval of each Fund Transfer application, charge a non-refundable processing fee on the transfer amount to the eligible applicant's BOC MoneyPlus account.
- The Fund Transfer is applicable to (i) any current/saving account(s) held with BOC, and/or (ii) any credit card/credit line/bank account(s) held with any other bank or financial institution in Singapore, (the "Receiving Account(s)"). The Receiving Account(s) to be credited must be in the name of the applicant. BOC will not accept any Fund Transfer application in a foreign currency.
- Each Fund Transfer application is subject to the applicant's BOC MoneyPlus account(s) being in good standing, as determined by BOC at its sole discretion. If BOC determines at any time that the applicant's BOC MoneyPlus account is not in good standing, BOC reserves the right to adjust the processing fee and/or interest rate (where applicable) to be applied to the Fund Transfer. Should the transfer amount requested exceed the applicant's approved credit limit on the applicant's BOC MoneyPlus account at the time of the application, BOC will determine at its sole discretion the final approved amount to be transferred and BOC's decision shall be final and binding on the applicant.
- The applicant shall continue to make payment to the Receiving Account(s) which the Fund Transfer relates, until such Receiving Account(s) have been credited with funds by BOC. BOC bears no responsibility for any overdue payment or interest incurred arising from any delay in the said Fund Transfer. In addition, any charges, fees, interest or losses incurred by BOC in connection with the applicant's Fund Transfer, including without limitation, any fees and charges whatsoever and howsoever imposed by the bank or financial institution of the Receiving Account(s), shall be borne solely by the applicant.
- 0% interest rate is applicable only to the amount approved and transferred and not to existing outstanding balances or amount(s) subsequently incurred on the applicant's BOC MoneyPlus account(s). 0% interest rate will expire on the last day of the promotional fund transfer tenure or when the approval amount is fully paid, whichever is earlier. Thereafter, BOC MoneyPlus prevailing interest rate or such other rates as BOC may stipulate from time to time, shall apply on all outstanding amounts. BOC reserves the right to vary the interest rate chargeable and the basis of interest calculation at any time.
- By making this Fund Transfer application, the applicant agrees to be liable for the total transfer amount and processing fee.
- BOC reserves the right to reject any Fund Transfer application and/or approve only part of the transfer amount requested without assigning any reason or whatsoever.
- The terms and conditions contained herein are in addition to the terms and conditions in the BOC Cardmember Agreement ("BOC Cardmember Agreement") and the BOC MoneyPlus Terms and Conditions ("BOC MoneyPlus Terms and Conditions"), which shall continue to apply in full force and effect. In the event of any inconsistency between these terms and conditions and BOC Cardmember Agreement and/or BOC MoneyPlus Terms and Conditions, these terms and conditions shall prevail.
- If there are any discrepancies or inconsistencies between the English version and the Chinese translation, the English version shall prevail.
- BOC's decision on all matters relating to this Fund Transfer shall be at its absolute discretion and shall be final and binding on the applicant.
- BOC is entitled to end this Fund Transfer and add or vary any terms and conditions at any time and at its absolute discretion without the giving of notice.
- All information is correct at the point of publish or print.

* For Singaporean OR Permanent Resident with annual income of S\$30,000 & above and Foreigner with annual income of S\$60,000 and above. ** For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999.

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.

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.

1. Identification documents:

Photocopy of NRIC (front and back) [Singaporean and Permanent Residents] OR Photocopy of Employment Pass (valid for at least 9 months) and Passport [Foreigners]

2. Income documents:

Salaried Employee

(a) Latest computerised payslip OR (b) CPF Statement for the last 6 months OR Latest Income Tax Notice of Assessment* together with either (a) or (b)

Self-Employed, Commissioned or Variable Income Earners

Income Tax Notice of Assessment* for the last 2 year OR CPF Statement for the last 12 months

* 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.

Insufficient information may cause delays in processing.

IMPORTANT INFORMATION

Interest charges	MoneyPlus Line of Credit For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999: Applied rate at 2.38% per month (EIR: 28.55% p.a., min. charge of 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.	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: Applied rate at 1.9% per month (EIR: 22.80% p.a., min. charge of S\$10)
	MoneyPlus Term Loan For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999: 12 months tenure - 6.38% p.a. (EIR: 19.46% p.a.) 24 months tenure - 7.38% p.a. (EIR: 17.89% p.a.) 36 months tenure - 8.68% p.a. (EIR: 18.77% p.a.) Processing fee at 5% of loan amount or S\$75 applies, whichever is greater.	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: 12 months tenure - 6.38% p.a. (EIR: 14.58% p.a.) 24 months tenure - 7.38% p.a. (EIR: 15.40% p.a.) 36 months tenure - 8.68% p.a. (EIR: 17.07% p.a.) Processing fee at 2% of loan amount or S\$75 applies, whichever is greater.
	MoneyPlus Fund Transfer 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: 0% interest rate for 3 months – 1.8% processing fee (EIR = 7.49% p.a.) 0% interest rate for 6 months – 3% processing fee (EIR = 6.38% p.a.)	0% interest rate for 12 months – 5% processing fee (EIR = 5.60% p.a.)
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 minimum payment sum or S\$100 per month, whichever is higher; if minimum 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 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. 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		