



Enjoy 0% interest on your income tax payment with BOC Credit Cards!

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



中国银行股份有限公司新加坡分行  
**BANK OF CHINA LIMITED SINGAPORE BRANCH**  
**CARD CENTRE-INCOME TAX TEAM**  
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银行 BANKING | 证券 SECURITIES | 保险 INSURANCE

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# BOC Tax Payment Program (TPP)

Manage your cash flow better by splitting your income tax payment into monthly instalment with **0% interest** and **low processing fee!**

**1% P.F.** for a one-time payment

**2% P.F.** for 12 months instalment

**4% P.F.** for 24 months instalment

Please submit the completed application form using the Business Reply Service or Fax to 6532 6318 with a copy of IRAS Notice of Assessment.

## PERSONAL PARTICULARS 申请人个人资料

Full name (as in NRIC/Passport) 姓名: \_\_\_\_\_

NRIC/Passport No. 身份证 / 护照号码: \_\_\_\_\_

Contact No 联络电话: \_\_\_\_\_ (HP 手机) \_\_\_\_\_ (H 住家)

Email Address 电邮地址: \_\_\_\_\_

BOC Credit Card No.:   
中国银行信用卡号码

## CREDITING DETAILS 银行账户细节

One-Time 一次性付款       12 Months 12个月       24 Months 24个月

Account No. 账户号码:

Bank Name 银行名称: \_\_\_\_\_ Branch Code 分行号码: \_\_\_\_\_

### Terms and Conditions for BOC's Tax Payment Program:

- This Tax Payment Program ("TPP") is valid only for personal income tax payable to the Inland Revenue Authority of Singapore ("IRAS").
- TPP is only applicable to all cardmembers, whether principal or supplementary cardmembers, of all personal credit cards issued by Bank of China Limited (Singapore Branch) (the "Bank"). By applying for TPP, cardmembers accept and agree to be bound by these terms and conditions, as may be amended, modified or supplemented from time to time.
- Each cardmember (main or supplementary) is only eligible to sign up to pay his/her own income tax i.e., main cardmembers are not allowed to sign up on behalf of supplementary cardmembers although they are still responsible for outstanding balances on the supplementary card.
- Cardmembers have a choice of a one-time payment or by monthly instalment payments over a period of 12 or 24 months under TPP.
- A minimum tax amount of S\$500 is required for this payment facility. In the event that the tax amount is less than S\$500, the Bank will decline cardmember's TPP application.
- A minimum one-time non-refundable processing fee of S\$20 will be charged for each approved application regardless of the tax amount. The processing fee will be calculated in the following manner:
  - 1.0% of the tax amount for a one-time payment;
  - 2.0% of the tax amount for monthly instalment payments over 12 months (Effective Interest Rate ("EIR") of 5.68% p.a.); and
  - 4% of the tax amount for monthly instalment payments over 24 months (EIR of 4.41% p.a.).
- Cardmembers are required to submit Notice of Assessment ("NOA") of their income to the Bank before the following events: (a) 7 days before the payment due date (as advised by IRAS); or (b) the 20th day of the calendar month, whichever is earlier.
- Cardmembers who opt for one-time payment will have their participation in TPP automatically terminated after the one-time payment, whilst cardmembers who opt for monthly instalment payment, will have their participation in TPP automatically terminated upon the last monthly instalment being posted to their preferred card account.
- The Bank will not process cardmember's application if there is insufficient information or documentation submitted to the Bank and the Bank will not be responsible for any delay or failure in cardmember's tax payment or for any fines, penalty, charges or fees resulting from any late payment or non-payment.
- Cardmembers are solely responsible for the accuracy of all bank account details and other personal information contained in all documents that are submitted to the Bank.
- Reward points and cash rebates will not be awarded for transactions relating to successful TPP applications. Any reward points and cash rebates that were awarded under TPP will be reversed.
- The Bank reserves the right to reject any TPP application or terminate TPP at its discretion at any time and without assigning any reason whatsoever.
- An administrative charge of S\$100 will be levied for any early repayment of the tax amount or termination of the relevant credit card account under the monthly instalment option for TPP. In the event of early repayment of the tax amount or that the credit card account is terminated before the expiry of the instalment period selected, the outstanding instalments under TPP shall become immediately payable and the full outstanding balance will be posted to cardmember's card account.
- Upon approval of cardmember's TPP application, cardmember's available credit limit will be reduced by the tax amount but will be restored accordingly with payment of each monthly TPP instalment.
- The Bank is not an agent of IRAS and makes no representation as to the services and customer service provided by IRAS nor the accuracy and timeliness of the NOA that cardmembers receive from IRAS. Any dispute in relation to the NOA or services or advice provided by IRAS shall be resolved directly between cardmembers and IRAS.
- In the event that there is any change to cardmember's circumstances, including but not limited to cardmember's designated bank/GIRO account, tax status or personal income tax payable, it is cardmember's sole responsibility to promptly notify the Bank of such change and provide the Bank with copies of all supporting documents, including without limitation to the latest GIRO Instalment Plan, any Notice of Amended Assessment, Notice of Additional Assessment, Notice of Repayment or any conclusive document relating to cardmember's personal income tax payable. The Bank shall not be responsible for any shortfall in or overpayment of cardmember's monthly instalment payment owing to any aforesaid change nor be responsible for any losses, damages, costs, fines, penalty, charges or fees whatsoever that cardmember may incur arising from or in connection to such change.
- Prior written or verbal notification through our call centre at 18003385325 or +6563385325 for overseas call must be given to the Bank should the cardmember wishes to terminate this TPP. This notification should reach the Bank before 15<sup>th</sup> of the calendar month for the termination of this TPP to take effect within the same calendar month. Otherwise, the termination of this TPP will take effect from the following calendar month.
- In the event that there is any inconsistency between these terms and conditions and the terms of the Bank's Cardmember Agreement, the former shall prevail. For the avoidance of doubt, these terms and conditions are additional to the terms contain in the Bank's Cardmember Agreement, which shall continue to apply.
- These terms and conditions shall be governed by and construed in accordance with the laws of Singapore and by participating in TPP, cardmembers irrevocably submit to the exclusive jurisdiction of the Singapore courts.
- In the event of any dispute, the Bank's decision shall be final and binding. The Bank reserves the right to vary, delete or add to any of these terms and conditions at any time at its discretion without notice.
- Other Terms & Conditions apply. Please visit [www.bankofchina.com/sg](http://www.bankofchina.com/sg) for more information.

### Declaration and Agreement:

- By signing this application, I/We, the Principal and/or Supplementary Cardmember jointly and severally:-
- undertake that all information (including personal data) ("**Customer Information**") provided by me/us in connection with this application is true, accurate and complete. Any inaccurate, incomplete or false Customer Information given or any omission of Customer Information required by the Bank in this application, may at the Bank's discretion, render this application invalid and the Bank may, without assigning any reason whatsoever, reject the application and retain documents submitted in accordance with internal retention policy of the Bank whether or not approval has been given.
  - acknowledge that this application is subject to the foregoing terms and conditions, and agree to be bound by the foregoing terms and conditions, a copy of which will be sent to me/us upon approval of my/our TPP application, and any amendments, modifications and additions made thereto from time to time.
  - understand that TPP is offered to me/us as part of the benefits under our existing relationship with the Bank. Thus, the terms and conditions as set out in the Bank's Cardmember Agreement will also apply to my/our use of this service under TPP, and any personal data provided on this form will likewise be subject to the relevant provisions on the collection, use, disclosure and processing of personal data as set out in the Bank's Cardmember Agreement.
  - agree to notify the Bank if there is any change in any of the Customer Information that I/we have provided to the Bank in this application. I/We understand and agree that it is my/our sole responsibility to notify the Bank of any change to the Customer Information and I/we will not hold the Bank responsible for my/our delay or failure to give such notification to the Bank.
  - agree to indemnify and hold the Bank harmless against any liability, claim or proceedings arising out of or in connection with any use or disclosure by the Bank of any inaccurate, incomplete or false Customer Information due to my/our failure to notify the Bank promptly of any change to my/our Customer Information.
  - authorise the Bank to accept and act upon all communications and instructions from me/us in relation to or in connection with TPP via electronic mail or short text messaging (i.e. SMS) using the email address or Singapore telephone number that I/we may provide now or in the future or that I/we may change and notify the Bank accordingly from time to time, and I/we will not hold the Bank responsible if it acts upon such communications in good faith.

PRINCIPAL CARDHOLDER'S SIGNATURE  
主卡持有人的签名

DATE 日期

SUPPLEMENTARY CARDHOLDER'S SIGNATURE  
附属卡持有人的签名

DATE 日期

(Principal Cardholder's signature is required if the supplementary cardholder applied for Tax Payment Program.)

(如附属卡持有人欲申请分期付款计划, 主卡持有人须签名。)