



United Overseas Bank Limited

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Co. Reg. No. 193500026Z

Borrower/Shareholder Name:

To: United Overseas Bank Limited

Declaration Pursuant to MAS Notice 645

In relation to our application for banking facilities and pursuant to the requirements under MAS Notice 645 issued by the Monetary Authority of Singapore ("Authority"), we hereby declare and confirm that:

- (a) All sources of gross monthly income earned by us in the preceding 12-month period from the date of this declaration; and
- (b) All Outstanding Relevant Credit Facilities applied by or granted to us, or where we act as guarantor as at the date of this declaration are set in Appendix A and B respectively:



Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan
Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam

Appendix A - Gross Monthly Income

Part 1 - Details of Monthly Income

Income Details		Amount (state currency)
Monthly fixed income (Excluding contribution made to our Central Provident Fund account by our employer):		
Average monthly variable income (for example: commission, bonus or allowance) in the preceding 12 months from the date of the declaration (Excluding contributions made to our Central Provident Fund account by our employer):		
Monthly Rental Income (A copy of the stamped tenancy agreement must be provided where remaining rental period is at least 6 months)	From property(ies) to be financed	
	All Others	

Part 2 - Details of Eligible Financial Assets

Details of eligible financial assets ^{Note 1}	Value as at date of declaration (state currency)	Name of financial institution where eligible financial assets are deposited

Note 1- "Eligible Financial Assets" are

- (a) Liquid assets comprising Singapore dollar notes and coins (including deposits); and
- (b) Assets which have a secondary market or have a reasonable basis for valuation, and are unencumbered:
 - (i) Units in a collective investment scheme authorized or recognized by the Monetary Authority of Singapore ("Authority") under the Securities and Futures Act) Cap. 289);
 - (ii) Units in a business trust registered with the Authority under the Business Trusts Act (Cap. 31A);
 - (iii) Debentures or stocks issued or proposed to be issued by a government;
 - (iv) Debentures, stocks or shares issued or proposed to be issued by a corporation or body unincorporated.
 - (v) Structured deposits.
 - (vi) Foreign currency notes and coins (including deposits);
 - (vii) Gold

Supporting documents to be provided:

- Copy of the latest Notice of Assessment from IRAS or the equivalent tax authority a foreign country or territory
- Copy of the latest CPF Contribution Statement
- Any other supporting documents to supplement the Notice of Assessment from IRAS and CPF Contribution Statement (applicable only upon request)
- Copy of the stamped tenancy agreement (where applicable)
- Any statements or documents to show any other sources of income (where applicable)
- Including but not limited to documents such as pay slips from employer, bank statements, employment contracts, letter of appointment, option to purchase, sales and purchase agreement, etc

Appendix B - Credit Facilities

Details of Outstanding Relevant Credit Facilities and Arrangement Where We are Borrower

Please fill up details of all credit facilities and arrangement including:

- (a) Credit Facilities and Arrangement that have been disbursed but not fully repaid
- (b) Credit Facilities and Arrangement that have been granted but not disbursed
- (c) Credit Facilities and Arrangement that are pending approval

** For (Individual) Shareholder: Please refer to CBS report for part (a).

Type of Outstanding Relevant Credit Facility and Arrangement	Debtor ^{Note2}	Details of Borrower (State full name)	Outstanding Loan Amount (State exact currency & amount)	Monthly Instalment (State exact currency & amount)

Supporting documents to be provided:

- Copy of the latest bank/loan statements for each Outstanding Relevant Credit Facility
- Copy of the Letter of offer for each Outstanding Relevant Credit Facility

** For shareholder who is an individual with full credit report with Singapore Credit Bureau, he/she may authorised the bank to refer to CBS report details. Not required to provide detailed declaration in this section.

Details of Outstanding Relevant Credit Facilities and Arrangement Where We are Guarantors

Please fill up details of all credit facilities and arrangement including:

- (a) Credit Facilities and Arrangement that have been disbursed but not fully repaid
- (b) Credit Facilities and Arrangement that have been granted but not disbursed
- (c) Credit Facilities and Arrangement that are pending approval

Type of Outstanding Relevant Credit Facility and Arrangement	Debtor ^{Note2}	Details of Borrower (State full name)	Outstanding Loan Amount (State exact currency & amount)	Monthly Instalment (State exact currency & amount)

Supporting documents to be provided:

- Copy of the latest bank/loan statements for each Outstanding Relevant Credit Facility
- Copy of the Letter of offer for each Outstanding Relevant Credit Facility

Note 2- "Debtor" includes any individual and entities (for example: Housing Development Board, any Financial Institution, Licensed Money Lender and Non-Financial Institution)

"Relevant Credit Facility and Arrangement" means any of the following types of credit facilities:

- (i) a credit facility for the purchase of Property;
- (ii) a Re-financing Facility for the purchase of Property;
- (iii) a credit facility otherwise secured by Property;
- (iv) a Re-financing facility for a credit facility otherwise secured by Property;
- (v) a secured revolving credit facility;
- (vi) an unsecured revolving credit facility;
- (vii) an other credit facility, including motor vehicle loans, share financing loans and Bridging Loans (except Bridging Loans with tenure of six months or less); and
- (viii) any hire-purchase arrangement set out in a hire-purchase agreement.

"Bridging Loan" means a credit facility granted for the purchase of Residential Property by the borrower, pending the receipt of proceeds from the sale of another Residential Property owned or co-owned by the borrower, under which any balance outstanding shall be repaid within six months.

For the purpose of the declarations below, I/We have read the following Important Notes:

Important Notes

Credit Facility and Arrangement referred to in the declaration below refers to any credit facility and Arrangement applied by me/us: -

- **WHETHER** solely (under my/our individual name(s) or in the name of the vehicle set up by me or any of us solely to purchase property or in the name of the sole proprietorship formed or established by me or any of us) **OR** Jointly with any other party(ies); and
- From the HDB or a financial institution in Singapore or overseas (including the UOB Banking Group) or a moneylender
- From an individual or entity apart from Financier

I/We hereby confirm and declare that (please tick one of the boxes below):-

*I/We **have not applied** for any Credit facility and Arrangement in the past 6 months prior to the date of this declaration.

OR

*I/We **have applied** for Credit facility and Arrangement in the past 6 months prior to the date of this declaration and such Credit Facility and Arrangement applied for is **Unlikely to materialize**.

Credit Facilities Applied For In Past 6 Months And Unlikely To Materialize		
Application Date	Type of Facility and Tenure	Name of Borrower(s)

**Please delete accordingly*

I/We represent and warrant that all information provided herein is accurate, complete and not misleading.

I/We agree that the Bank may in its absolute discretion exercise its right to revise, reduce or cancel any credit facility granted if any of the information or declarations above is fake or misleading or is subsequently inaccurate.

 Signed for and on behalf of :
 Name of Applicant :
 UEN/NRIC Number :
 Date :

