

For UOB Credit Card Applicant

In case that UOB were unable to approve your application for card type selected

I would like The Bank to issue the other card type for me.

The Bank to cancel my application.

(In case of no indication, Bank has reserved the right to consider as appropriate.)

Letter of Consent for Automatic Account Deduction

I allow United Overseas Bank (Thai) Pcl. to deduct credit balance from my account in order to pay any expenses in respect of member fee, interest, card charge, fee, penalty and all expenses in connection with my credit card and supplementary card.

Select Only 1 Method	Account Name	Account Number
<input type="checkbox"/> The minimum of 10% or no less than 1,000 Baht
<input type="checkbox"/> The full amount as specified in the billing statement

In the event that there are insufficient funds in my account, I fully understand that the Bank will not proceed in deducting balance from my account card to be outstanding until I have fully repaid such outstanding to the Bank. I fully acknowledge that the deduction of cash from my account, as stated in this letter of consent, is made in accordance with my own request. Should there be any related mistake or damage to the Bank, I agree to provide the full reimbursement immediately.

Signature.....Account owner issuing the above order

(Please use the same signature as it appears within the application form of your UOB account)

Details of Credit Card Interest Rates, Service Fees and other Charges

• Interest rates, penalties, fee and other service charges	20 % per annum		
Interest Rates	-		
Credit Usage Fee	-		
Late Charge Fee	-		
Other Service Fee	-		
Beginning date of interest calculation	Posting date		
• Minimum payment amount	10% of the total monthly billing statement or at least 1,000 baht		
• Cash advance fee*	3% of total amount withdraw		
• Interest-free period	Up to 55 days from the posting date		
• Card Replacement fee*	200 Baht per Card		
• Copy of statement fee*	100 Baht per time (no charge if asking for current statement)		
• Copy of sales slip fee*	200 Baht per sales slip		
• Credit Card PIN replacement fee*	100 Baht per sales time		
• Transaction investigation fee*	200 Baht per transaction		
• Collection Expense Charge Charge	based on actual expense		
Service fees and Charges	VISA / MasterCard		
	Platinum / Black Card	Gold	Classic
• Membership fee* (baht per annum)			
Entrance : Principal Card	-	750	500
Supplementary Card	-	-	-
ANNUAL** : Principal Card	3,000	1,200	600
Supplementary Card	-	600	300

* Value Added TAX (VAT) is not included in any of the fees.

* Interest of Cash Advance Fee is calculated from the date of withdrawal to the date the Bank receives full payment.

** Your annual fee will be waived for both the Principal and Supplementary for the first year and each year afterwards if the amount spent reaches 100,000 Baht per year for the Platinum / Black Card or 50,000 Baht per year for the Gold Card and 25,000 per year for the Classic Card or spend once a month.

We reserve the right to change the above interest rates, terms and conditions including other fees with 30 days prior notice.

Payment Charges	Fee Charge in Bangkok and Greater Bangkok	Fee Charge in Upcountry
- Debiting an account with UOB	Free	
- Post with cheque	Free	
- Over the counter at UOB Branch	Free	
- By UOB ATM	Free	
- UOB CyberBanking	Free	
- Siam Commercial Bank*	17 Baht per time	30 Baht per time*
- Bank of Ayudhya*	15 Baht per time*	
- Counter Service (Maximum Cash Payment of 30,000 Baht)	15 Baht per time	
- Pay@Post	10 Baht per each amount of 50,000 Baht	

Remark : 1. The fee will be charged based on actual fee amount that UOB Cardholder is charged by each payment service provider.

*2. For payment over THB 50,000 at Commercial Bank and Bank of Ayudhya upcountry branches. The cardholder will be charged at 10% of total payment not exceeding 1,000 Baht.

3. Greater Bangkok = Samutprakarn, Nontaburi and Pathumthani

Principal Applicant Requirements

- 20 - 60 years of age.
- Minimum monthly income

Product	Thai	Foreigner
Platinum	100,000	100,000
Black	25,000	100,000
Gold	30,000	50,000
Classic	15,000	Not allowed

- Supplementary credit card applicant must be at least 18 - 65 years of age

Required Documents for Principal Credit Card Applicant

Foreign Employee

- Copy of ID or Passport
- Work Permit (at least 6 year left)
- Copy of last 6 months Bank Statement
- Certificate Letter from employer confirming Salary or Payroll Slip

Private Business Owner

- Copy of ID or Passport
- Copy of House Registration (front page and page showing applicant's name only)
- Copy of last 6 months Bank Statement
- Copy of Business Registration or Corporate affidavit (less than 3 months old)
- Shareholder list (If provide company Bank Statement)

Terms and Conditions

I/We (the undersigned as applicant of principal and supplementary card) certify that information provided to the Bank is true and correct in all respects. I/We also acknowledge that the Bank may refuse or not consider this application without stating any reason or not return any documents to me/us. When I/we have received a new or renewal credit card, I/we agree to be bound under terms and conditions of using credit card that the Bank has sent to me/us now or in the future. I/We agree to be liable to pay all indebtedness arising from my/our using the principal or supplementary credit card. The holder of the supplementary credit card agrees to be jointly liable with the holder of the principal credit card as a joint debtor. Any acts done by the Bank, its parent company, affiliates, subsidiaries, any company within the same group whether in local or abroad, auditors, appraiser, assignee, credit bureau company, service acquirer, members of credit bureau company, government agency, juristic person or individual (local and abroad) for purposes of giving, receiving, using gathering, checking, reporting or accessing whether now or in the future to personal information, credit facility/service information, history, status or electronic information relating to me/us or relevant person for benefit of analysis, consideration, extension or periodic review of credit facility, debt restructuring, security, risk management or business, demanding, making statistic, business plan, marketing plan, assignment of rights and obligations, providing goods/services by any person to comply with laws, agreement or commitment against such persons or for other purposes required by law whether now or in the future. This consent shall be applicable to all acts to be valid under the laws and I/we shall not terminate this consent even though any approval will not be given to me or I/we will not use any services with the Bank and I/we shall not make any claim against the Bank. I/We agree that the Bank or any person appointed by the Bank shall send any communications, demand notice, statement, receipts or other documents to me/us at address or my/our domicile, place of business or any address or e-mail address specified in this application or any address at I/we inform the Bank at the latest through phone banking or internet. If any communication made through such channels, I/we agree to be bound under conditions of services in all respects. The Bank may store, change, add details of my address or other information without requiring me/us to make any evidence to confirm unless the Bank requests otherwise. I/We acknowledge and agree that any demand for debt repayment by indicating amount so that the Bank or any person appointed by the Bank can contact referred person mentioned in the applicant i.e. family member, cousin, employer, colleague and make a demand through telephone in reasonable time and frequency, pager, SMS, internet or other electronic means. I/We have read, understood and agreed with all conditions in respect of credit facility/service under this application and thereby affixed my signature as evidence.

_____ Date...../...../.....
Signature of Principal Applicant (as in passport)

_____ Date...../...../.....
Signature of Supplemental Applicant (as in passport)

Letter of Consent

Made at.....Branch.....
Date.....

Individual Person

Mr./Miss/Mrs..... Surname.....
ID. / Passport No.
Issued by..... Expiry Date.....
Date of Birth.....(the principal card applicant)

Mr./Miss/Mrs..... Surname.....
ID. / Passport No.
Issued by..... Expiry Date.....
Date of Birth.....(the supplementary card applicant)

Juristic Person

Registered Name.....Registered Date.....
Registration No.....
Issued by.....and.....(the authorized person)

Hereby give consent to United Overseas Bank (Thai) Pcl. (hereinafter called "Financial Institution") and other credit bureau companies which Financial Institution is member as follows:

I/We hereby give consent to National Credit Bureau Company Limited (the "Company") to disclose or give my/our credit information to Financial Institution, which is the member or service user of the Company, for the purposes of analyzing credit and issuing credit card (s) in accordance with my/our application (s) for credit/ issuance of credit card (s), as well as for credit review, renewal of credit agreement term/credit card, risk management and protection, as determined by the Bank of Thailand. The duplicates and all copies, photocopies, electronic data or the facsimiles as copied from this Letter of Consent by way of copying, photocopying or recording in any form whatsoever shall be considered as evidence of my/our grant of consent likewise.



X
Signed.....
(.....)
Grantor / Authorized Person (for principal card)

X
Signed.....Witness
(.....)

X
Signed.....Witness
(.....)