I WANT TO AF	PLY FOR /	我要申i	青		(Annual Fee Waived
BOC Elite Miles Wo	rld Mastercard	Card			,	W
	Principal 主卡年费 Supplementary 附	₹: オ属卡年费:	\$\$19 0 p.a \$\$95 p.a.	First year	FREE	Please sign
BOC Family Card / F Principal 主卡年费 Supplementary 附	· · · · · · · · · · · · · · · · · · ·		3190 p.a. 395 p.a.	First year i	FREE	Places sign
- S\$1	ur main and your sun <mark>Mastercard Card</mark> / 主卡年费 90 p.a.	upplementai will be issu	ry card (these	e two choic not meet th Mair - S\$	ces can differ) ne requirement n / 主卡年费 190 p.a.	
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- S\$3 (First	/ 主卡年费 30 p.a. year FREE / 首年!	,				
This is BOC Sheng Siong Ca	s a \$500 credit limit ard / 中银昇菘卡	card.				Please sign
(A BOC Sheng Siong (S\$ Principal 主卡年费 Supplementary 附	500) Card will be issu	.59	not meet the read p.a.	equirement) First year	FREE	
BOC Sheng Siong (SS	\$500) Card / 中银	昇菘(S\$500)		First year		Please sign
BOC Zaobao Credit Principal 主卡年费	Card / 中银早报·	信用卡	19 0 p.a.	First 2 yea		Please sign
☐ Supplementary 附]属卡年费:	SS	95 p.a.	First 2 yea	rs FREE	Please sign
Please tick to apply Principal 主卡年费			見易达钱: 100 p.a.	First year	FREE	Please sign
Eligibility Criteria	Tertiary Students (min. 18 years old)**		papore Citizens Working Adults years and abov		55 - 65 years old	Foreigners
BOC Elite Miles World Mastercard BOC Family Card BOC Qoo10 World Mastercard BOC Sheng Slong Card BOC Zaobao Credit Card	Not Applicable		ome of S\$30,000		Minimum income of S\$15,000 p.a. required	Minimum income of \$\$60,000 p.a. required
BOC Sheng Siong (S\$500) Card		Minimum income of S\$18,000 p.a. required Must not have an existing BOC Credit Card and/or other BOC unsecured facilities		Applicable		
BOC Qoo10 Platinum						
Mastercard**	No minimum income required		er BOC unsecure ome of S\$18,000 e an existing BOC er BOC unsecure		Not Applicable	Only applicable for tertiary students**
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"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

Note 1, for CPF Contribution Instance statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of SS6,000 per month. Please submit you talest Income lax 2. Print your income lax Notice of Assessment via together with your CPF contribution History Statement If your monthly salary is more then SS6,000. Print your income lax Notice assessment via http://mytax.contribution.htmsty Statement If your monthly salary is more then SS6,000. Print your income lax Notice assessment via http://mytax.contribution.htmsty SS6,000. Print your income lax Notice assessment via http://mytax.contribution.htmsty SS6,000. Print your income lax Notice assessment via http://mytax.contribution.htmsty SS6,000. Print your income lax Notice assessment via http://mytax.contribution.htmsty.c

MY PERSONAL	DETAILS	/ 由注 人	上次业
IVIY PERSUNAL	DETAILS.	/ 田店人心	人份对

MY PERSONAL DE	TAILS / 申请人个人	资料	
Name as in NRIC / Passport 姓名(与身份证 / 护照一致并			
Name to appear on Credit Ca 显示在信用卡上的姓名(不超)			
Date of Birth 出生日期	dd mm yy 日 月 年	Gender 性别	□ F 女
NRIC / Passport No. 身份证 / 护照号码			
Country/Region (Nationality) 国家/地区(国籍)		PR 永久居民	□ Y 是 □ N 否
Home Address 住家地址			
Block 大牌U	nit # 门牌		
Street / Building Name / 大厦	/ 街道名称		
	Posta	I Code 邮区-	号
Overseas Permanent Address	s (If non-Singaporean) 外籍人:	士的海外永久	居住地址
	Posta	I Code 邮区-	号
Expiry Date of Employment P 工作准证有效期至	ass d d E	d mm yy l 月 年	Marital Status 婚姻状况 Single 单身
Home Country/Region ID No. 国籍所在国家/地区身份证号码			□ Married 已婚 □ Divorced 离婚
II Arbert		No. of	【 Widowed 寡居/鳏居 Dependants 受赡养人数
Home 住家电话 Office 办公电话			,
Mobile 手提电话 <i>(Mandatory</i>)	必填项)		ige Preferred 常用语文
E-mail 电邮地址 <i>(Mandatory s</i>)			glish英文 nese 华文
Note: Please fill in the same p Account. It is important that to Qoo10 Account	hone number and email address he information is correct to facil	s that you are litate the Ban	e currently using for your Qoo10 k in depositing Qmoney to your
Residential Status 住宅	Residential Type 住宅种类		Education Level 教育程度
☐ Rented 租用	HDB-3Rm/4Rm		□ Primary 小学
Parents'父母所有	政府组屋三房/四房	t l	☐ Secondary 中学
☐ Employers' 雇主所有	政府组屋五房/公寓式		□ Pre-University 高中
☐ Mortgaged 抵押	Executive Condo/HUDC 执行共管公寓		☐ Diploma 专业文凭
Others 其他	Private Apartment/Condo	ominium	☐ Degree 大学
Owned自有	私人公寓 Terrace		☐ Postgraduate 研究院
Length of Stay 居住年数	排屋		Others 其他
Years 年 Months月	☐ Semi-detached半独立式洋房		(Please specify 请注明)
woulds A	■ Bungalow 独立式洋房		
Name of Tertiary Institution 教育	机构名称 (Applicable only for app	licants who a	re tertiary students)

ADDITIONAL DETAILS / 额外细节

Mother's Maiden Name 母亲(婚前)姓名 (Mandatory 必填项)

CREDIT LIMIT AMOUNT / 信用额度金额

I would like the following option for my credit limit amount 对于我的信用额度金额,我要求以下选项 (Please tick accordingly):	
□ I agree to any credit limit amount as determined by BOC's sole discretion 我同意接受中国银行所设定的任何信用额度金额	
☐ I request to cap my granted credit limit at a maximum of 我要求中国银行所设定的信用额度金额不超过	
BOC Credit Card : S\$ (min. 最少 S\$2,000)	
BOC MoneyPlus: \$\$(min. 最少 \$\$2,000) Note: The Credit Limit will apply to all your existing BOC Card(s). Not applicable for BOC Qoo10	

Platinum Mastercard and BOC Sheng Siong (S\$500) Card.

MY FMPI OYMENT DETAILS / 由请人职业资料

orm along with supporting income docum		and the second distance of the second distanc
Should your employment details differ from the	he bank's records, BOC will then req	uest for additional supporting income documer
☐ Check here if self-employed 自雇人士请勾此栏		
Name of Company 公司名称		
Office Address 公司地址		
	Postal Cod	de 邮区号
Length of Employment 受雇年资	Yea	ars 年 Months 月
Industry / Business Type 公司业务性	 走质	
Please tick one box only 请勾选一个选		
■ Banking & Finance 银行金融	☐ IT / Communications 信息科技 / 通讯	☐ Government 政府部门
□ Arts / Creative Designs 艺术/设计	☐ Hotel / Tourism 酒店 / 旅游	☐ Retail 零售
Shipping 运输	☐ Entertainment 娱乐	□ F&B 餐饮
Accounting 会计	□ Legal 法律	Others 其他:
Manufacturing^^ 制造		(Please fill in)
^ Please indicate company products/ser 请注明公司产品/服务:	vices	
Wholesale / Trading^^ 贸易		
^^Please indicate company products/ser 请注明公司产品/服务:	vices	
Current Position 当前职位		
☐ GMs / MDs / CEOs 总经理 / 董事经理 / 行政总裁	☐ Administrative 行政人员	☐ Executive 执行人员
Managerial 管理人员	Commission Earners 佣金赚取者	□ Sales 销售
☐ Civil Servant 公务员	☐ Retired 已退休	Others 其他:
Annual Income	Are you 受雇性	(Please fill in) 质
年收入	On Contract	: 合约工 (Expiry MY)
	Permanently	Employed 长期受雇

OTHER BILLING ADDRESS / 账单寄至 (optional)

Your billing address will be	default to your 'Home Address' if this option is left blank.	
To Office Address	To Other Address	

办公地址	其他地址	
Address 地址 (Please provid	le billing proof)	

Postal Code 邮区号_

SUPPLEMENTARY CARD APPLICANT'S PARTICULARS

Note: Not applicable for BOC Qoo10 Platinum Mastercard and BOC Sheng Siong (\$\$500) Card Name as in NRIC / Passport (Please underline surname) 姓名(与身份证 / 护照—致并于姓氏下划线) Name to appear on Credit Card (19 characters) 显示在信用卡上的姓名(不超过19个字母) Date of Birth Gender □ F 女 NRIC / Passport No. 身份证 / 护照号码。 Country/Region (Nationality) 国家/地区 (国籍) □ Y 是 □ N 否 永久居民 Home Address (If different from Principal Card applicant's) 住址(若不同于主卡申请人) _ Postal Code 邮区号 _ Relationship with Main Applicant Home 住家电话 与主卡申请人的关系 Mobile 手提电话 Office 办公申话 E-mail 电邮地址 **Employment details** Note: For existing BOC Supplementary Cardmembers, you need not fill up this section if there is no change in your employment details. For new BOC Supplementary Cardmembers, please fill up all fields. Name of Company 公司名称 Check here if 请勾选一栏: Self-employed 自雇人士 □ Student 学生 Occupation 职业 ─ Housewife/husband 家庭主妇/夫 □ Retired 退休 Others 其他: Type of industry 公司业务性质 Annual Income 年收入 All applications are subject to approval. Supplementary Card applicant must be at least 18 years of age Please also attach a copy of NRIC (front and back). If applicant's age is below 18, a letter of acceptance from the overseas institution is required 所有申请经批准才可生效、附属卡申请人须年满18岁并附上身份证复印件(正反面)。若申请人的年龄在18岁 以下,则须提供海外大专院校入学证明书。 MY MARKETING CONSENT / 行销许可 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)

Text Message (SMS/MMS)

Phone/Voice Call

DECLARATION AND AGREEMENT

BOC CREDIT CARD AND MONEYPLUS (Important: Please read before signing)

声明与协议 中银信用卡及易达钱 (注意:请仔细阅读后再签名)

BOC Credit Card: By signing below, I/we request that a Card Account be opened for me/us and for the Card(s) to be issued, renewed and replaced until the Card Account is terminated. I/We acknowledge and agree that my/our use of the Cards shall be subject to the terms and conditions of the BOC Cardmember Agreement (as may be amended, supplemented and replaced from time to time), including the provisions relating to BOC's collection, use, disclosure and/or processing of my/our personal data and any amendment and addition made thereto from time to time, and further agree to be bound by the terms and conditions stated therein. I/We understand that a copy of BOC Cardmember Agreement will be sent to me/ us by mail with the Card(s) at my/our own risk.

MoneyPlus (if applicable): 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 amendment and addition made thereto from time to time.

NETS FlashPay (applicable only if you apply for Card(s) with NETS FlashPay facility): I/We understand that, (i) my/our use of the Card(s) as a NETS FlashPay facility, and (ii) my/our use of the ATU Facility (if any), shall be governed by NETS' Terms and Conditions Governing the Use of NETS FlashPay and NETS' Terms and Conditions Governing the Use of the NETS ATU - by GIRO Facility (collectively, the "NETS' Terms") (a copy of such NETS' Terms may be found on NETS' website).

I/We, jointly and severally,

- 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/we shall promptly notify BOC in writing of any such change or inaccuracy.
- agree that the Principal Card applicant is responsible for all liabilities (including but not limited to annual fees and other charges) which may be incurred in respect of his/her Cards(s) and all Supplementary Card(s) issued at his/her request; each Supplementary Card applicant is responsible only for all liabilities which may be incurred in respect of his/her Supplementary Card(s)
- agree that the Card/ATM Card in relation to MoneyPlus Account and personal identification number may be collected by me/us personally at my/our option or be sent to me/us by ordinary mail at my/ our sole risk to my/our billing address.
- confirm that as at the time of this application, I/we am/are not an undischarged bankrupt(s) and (iv) there has been no statutory demand served on me/us nor legal proceedings commenced against
- understand that BOC reserves the right to decline this application at its sole discretion without giving any reason and without entering into any correspondence; and to retain all supporting documents submitted for the processing.
- authorise BOC to accept and act upon all communications or instructions from me/us via electronic mail or SMS using the email address or Singapore telephone number that I/we may provide now or in the future, with regard to my/our Card/MoneyPlus Account(s) and BOC shall not be liable if it acts upon such communications in good faith.
- consent to BOC collecting, using and/or disclosing my/our personal data for one or more of the following purposes:
 - considering and/or processing the Cardmember's application/transaction with the Bank; facilitating, processing, dealing with, administering, managing and/or maintaining the Cardmember's relationship with the Bank, including but not limited to handling feedback
 - providing Cardmember with the Bank's services and products, as well as services and products provided by other external providers provided through the Bank and/or the Bank's third party service providers and/or business partners:
 - facilitating the crediting of Qmoney to Cardmember's Qoo10 account through Qoo10 Pte Ltd offices in Singapore and overseas;
 - carrying out the Cardmember's instructions or responding to any enquiry given by (or purported to be given by) the Cardmember or on his/her behalf;
 - contacting the Cardmember or communicating with the Cardmember via phone/voice call, text message and/or fax message, email and/or postal mail for the purposes of administering and/or managing the Cardmember's relationship with the Bank such as but not limited to communicating information to the Cardmember related to the Card Account or Card Transaction. The Cardmember acknowledge and agree that such communication by the Bank could be by way of the mailing of correspondence, documents or notices to the Cardmember, which could involve disclosure of certain personal data about the Cardmember 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 the Cardmember are entitled to under any contract with the Bank including performing the contract;
 - carrying out credit checks, due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or the Bank's risk management procedures that may be required by law or that may have been put in place
 - to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether relating to the Cardmember's relationship with the Bank or any other matter arising from the Cardmember's relationship with the Bank, 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 the Bank and/or for the purposes of any guidelines issued by regulatory or other authorities, whether in Singapore or elsewhere, with which the Bank 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, Inland Revenue Authority of Singapore, Insolvency & Public Trustee's Office, Commercial Affairs Department and courts). For the avoidance of doubt, this means that the Bank may/will disclose your 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 the Bank's services and facilities in order to enhance the Cardmember's relationship with the Bank or for the Cardmember's benefit. or to improve any of the Bank products or services for the Cardmember's benefit

- storing, hosting, backing up (whether for disaster recovery or otherwise) of the Cardmember's 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. O)

TERMS AND CONDITIONS

Terms and Conditions for NETS FlashPay (applicable only if you apply for Card(s) with NETS FlashPay facility)

- I/We am/are aware that the Card comes with the NETS FlashPay stored value facility held and operated by Network for Electronic Transfers (Singapore) Pte Ltd ("NETS") and I/we jointly and severally agree to give the Bank my/our permission to share information about my/our Card Account as the Bank considers appropriate to NETS, Visa, Mastercard or any other persons as may be necessary for the usage of the NETS FlashPay stored value facility.
- (By using the Card's NETS FlashPay stored value facility and/or the NETS FlashPay ATU facility, I/we jointly and severally agree to, and will use the Card according to. the terms of "NETS Terms and Conditions Governing the Use of NETS FlashPay" and "NETS' Terms and Conditions Governing the Use of the NETS FlashPay ATU Facility for the Bank Scheme Card" (available at www.nets.com.sg) respectively.
- by using the Card's NETS FlashPay ATU facility, I/we jointly and severally agree to pay fees and/ or charges inclusive of GST of such amount as the Bank and/or NETS may determine from time to time, as the amount to be charged to the my/our Card Account and debited for each ATU transaction ("ATU Fee").
- I/We am aware that a total ATU Fee of S\$0.50 (the Bank's ATU fee: S\$0.25 and NETS' ATU fee: S\$0.25) is applicable for each ATU transaction. Please refer to www.nets.com.sg for any changes to NETS ATU Fee.

MoneyPlus Term Loan Terms and Conditions (if applicable)

- Upon completion of your MoneyPlus Term Loan tenure, the MoneyPlus Account prevailing Interest rate will apply. Usage of your MoneyPlus Account available credit limit will be charged at the MoneyPlus Account prevailing interest rate.
- MoneyPlus Term Loan interest rate is applicable to the approved MoneyPlus Term Loan amount
- (iii) Disbursed MoneyPlus Term Loan amount will be rounded down to the nearest hundred. The total MoneyPlus Term Loan amount shall not exceed 90% of the available credit limit on the MoneyPlus Account at the time of application.
- Interest is calculated on a front end add-on method. MoneyPlus Term Loan interest rates are at 6.38% p.a. for 12-month loan, 7.38% p.a. for 24-month loan or 8.68% p.a. for 36-month loan. Effective interest rates for customers with annual income of \$\$30,000 and above are at 14.58% p.a. for 12-month loan, 15.40% p.a. for 24-month loan or 17.07% p.a. for 36-month loan while effective interest rates for customers with annual income of \$\$20,000 to \$\$29,999 are at 19.46% p.a. for 12-month loan, 17.89% p.a. for 24-month loan or 18.77% p.a. for 36-month loan.
- A non-refundable processing fee of 2% (if your annual income is \$\$30,000 and above) or 5% (if your annual income is from \$\$20,000 to \$\$29,999) of loan amount or \$\$75 applies, whichever is
- An early repayment fee of 1% on the outstanding MoneyPlus Term Loan amount or S\$100, whichever is higher, is applicable if the MoneyPlus Term Loan is terminated or if the Customer makes early repayment of the MoneyPlus Term Loan before expiry of the MoneyPlus Term Loan
- To initiate early repayment before expiry of the MoneyPlus Term Loan tenure, the Customer shall inform BOC of such repayment in writing. Otherwise, monthly instalments will continue to be
- BOC may vary the interest chargeable, the basis of calculation of interest rates, fees, charges or vary the terms and conditions at BOC's sole discretion and without giving any reason therefore

Please sign as you would for all future transactions. 申请人请在此签名(确保与日后交易单据及书信签名一致)。	
Principal Card Applicant's Signature / 主卡申请人签名	Date 日期
Supplementary Card Applicant's Signature / 附属卡申请人签名	Date 日期

FOR BOC CARD CENTRE USE 中	国银行卡中心用栏
Card Acct. No	Acct Status Code
Remarks 18000015	AP DE CL LIEN BT Amt Amt
	Approved By:

Bank of China Singapore Branch

📞 1800 338 5335 (24-Hour Customer Service Hotline 24小时客户服务热线





PARENT/LEGAL GAUARDIAN'S CONSENT 家长/监护人许可

(Mandatory if Applicant is below 21 years old)

Applicable only for those applying for the BOC Qoo10 Platinum Mastercard

All capitalised terms used but not defined herein shall have the meanings ascribed to them in the BOC

- 1) I, the Applicant's parent/ legal guardian, on behalf of the Applicant, apply for, consent and agree to (a) the issue of a BOC Qoo10 Platinum Mastercard ("Card") to the Applicant, (b) the opening of a Card Account for the Applicant and (c) the Card being issued, renewed and replaced until the Card Account is terminated.
- 2) I acknowledge and agree that my undertaking to guarantee the liability of the Applicant is one of the conditions to the issuance of the Card and Card Account. In consideration of BOC agreeing to open the Card Account for and to issue the Card to the Applicant, I hereby unconditionally and irrevocably: (a) guarantee the due and punctual payment by the Applicant of all outstanding balances accruing to the Card Account and all other payment obligations in connection with the BOC Cardmember Agreement; (b) guarantee the performance by the Applicant of all other liabilities or obligations arising from and/or in relation to the use of the Card and in connection with the BOC Cardmember Agreement; (c) undertake that whenever the Applicant does not pay any amount when due under or in connection with the Card Account whenever the Applicant does not pay any amount when due under or in connection with the Card Account or the BOC Cardmember Agreement, I shall immediately on BOC's demand pay that amount as if I were the principal debtor; (d) undertake to indemnify BOC immediately on BOC's demand and keep BOC fully indemnified in respect of all claims, demands, actions, proceedings, losses, damages, embarrassment, costs and expenses which BOC may incur or sustain in connection with issuing the Card to the Applicant or in opening the Card Account.
- I acknowledge and agree that the Applicant's use of the Card be subject to the terms and conditions of the BOC Cardmember Agreement (as may be amended, supplemented and replaced from time to time), including the provisions relating to BOC's collection, use, disclosure and/or processing of the Applicant's or my personal data and any amendment and addition made thereto from time to time, and further agree to be bound by the terms and conditions stated therein. Without prejudice to the foregoing: (a) I acknowledge and agree that BOC has the right to review the Credit Limit without notice; (b) 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 the Card Account and BOC shall not be liable if it acts upon such communications in good faith.

 4) I warrant that (a) the information given or to be given to BOC (including the information given or to be given
- by the Applicant) is/will be true, accurate and complete and that I and the Applicant have not intentionally withheld any material information and (b) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become BOC's property and will not be returned. Should there be any change or inaccuracy to the information given, I shall promptly notify BOC in writing
- 5) I declare that (a) I am not an undischarged bankrupt; (b) no statutory demand has been served on me; (c) no attachment, sequestration, distress or execution has been taken over any of my assets; (d) no legal proceedings have been commenced against me
- 6) I consent to BOC collecting, using and/or disclosing my personal data for one or more of the following
- considering and/or processing the application/transaction with BOC;
- facilitating, processing, dealing with, administering, managing and/or maintaining the Applicant's and my relationship with BOC, including but not limited to the handling of feedback or complaint;
- (c) providing me with BOC's 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
- (d) carrying out the Applicant's or my instructions or responding to any enquiry given by (or purported to be given by me, the Applicant or on my or the Applicant's behalf;

 (e) 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 the Applicant's and my relationship with BOC, such as but not limited to, communicating information to me related to the Card Account or Card 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/
- (f) dealing in any matters relating to the services and/or products which I am entitled to under the Applicant's (g) 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;
- (h) to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether relating to the Applicant's or my relationship with BOC or any other matter arising from the Applicant's or 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;
 (i) complying with or as required by any request or direction of any governmental authority; or responding to requests for information from public agencies, ministries, stafufory boards or other similar authorities (including but not limited to the Monetary Authority of Singapore, Inland Revenue 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
- (k) 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 the Applicant's or my relationship with BOC or for the Applicant's or my benefit, or to improve any of BOC's products or services for the Applicant's or my benefit:
- (l) storing, hosting, backing up (whether for disaster recovery or otherwise) of my personal data, whether
- within or outside Singapore; (m) for the purpose as set out in Clause 7 below;
- 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 (collectively, the "Purposes"). I authorise BOC to carry out the Purposes, and in this regard, to obtain and verify any information about
- me and/ or the Card Account from any source including any credit bureau, financial institution, government authority and/ or any other entity wherever situated.
- (8) I consent and authorise BOC to use, release and disclose any information about me and/or the Card Account, whether obtained from any credit bureau from time to time or otherwise, for the Purposes, to any third party, including any credit bureau, financial institution, government authority and/or any wherever situated for the Purposes, including to: (a) any service provider engaged by BOC and agent or third party selected by such service provider; (b) any service provider, court of law or entity, in any jurisdiction where such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (c) BOC's head office, branch or sub-branch offices, subsidiaries, affiliates, related or associated companies worldwide; (d) any guarantor or surety; (e) any person to (or through) whom BOC assigns or transfers (or may potentially assign or transfer) all or any of BOC's rights and obligations in connection with the Card(s); (f) any person or a class of persons specified in the Third Schedule of the Banking Act, provided that BOC shall endeavor to require the recipient of such information to keep it confidential.
- (9) I agree and acknowledge that the approval of the Applicant's application is at BOC's absolute discretion and that BOC may decline such application without giving any reasons.

CHINA LIMITED SINGAPORE 股份 SINGAPORE 902539 CARD ROBINSON ROAD P.O. BOX 1289 W 8 CENTRE Ë 04602 믜 **SERVIC** 擽 甘 Ìή **BRANCH**

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