

Conventional HP

 Bill of Sale

A/A No.: \_\_\_\_\_

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 the credit bureau websites listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.  
 • Credit Bureau (Singapore) Pte Ltd  
 www.creditbureau.com.sg

Eligibility criteria and conditions apply.

## FINANCING REQUIREMENTS

Finance Amount : S\$	Finance Period :	Financing Rate :	Flat (Advance / Arrears)
		Purpose of Facility :	Monthly / Annual Rest

## DETAILS OF SECURITY

Description :	<input type="checkbox"/> New <input type="checkbox"/> Second-hand (pre-owned)	Year of Manufacture :
Vendor :	Vehicle Registration No. :	Purchase Price :
Referred by Dealer :	Eqpt/Machine Serial No. :	Chassis No. :
		Engine No. :

## APPLICANT'S PARTICULARS

<input type="checkbox"/> Individual	<input type="checkbox"/> Company / Firm	Correspondence Address / Business Address :	
Name / Company Name :			
Alias (if any) :			
Gender : Male / Female	Office No. :	Office Fax No. :	Home Tel No. :
* Email :		* Mobile Phone No. :	
* For Main-Applicant, the mobile no. and email provided above will be used for all your banking services, and the updating of all your existing records. Only SG registered mobile no. will receive SMS, alerts & notifications on all banking services.			
NRIC / Passport No. / Business Regn.No. :		Date of Birth / Date of Incorporation :	
Marital Status :		Country of Birth :	
Nationality :		Place of Incorporation :	
If foreigner, PR : Yes / No		Principal Place of Operation :	
Passport Expiry Date :		Type of Industry :	No. of Employees :

## EMPLOYMENT & INCOME DECLARATION *(applicable for individual applicant only)*

Employer Name :	Employer Address :
Occupation :	Length of Service : _____ years _____ months
Self-Employed : No / Yes, no. of employees :	Type of Industry :
Monthly Income : S\$	<input type="checkbox"/> Fully Salaried <input type="checkbox"/> Fully Commissioned <input type="checkbox"/> Freelance / Part-Time <input type="checkbox"/> Salary with Commission

## OTHER FINANCIAL COMMITMENTS

Financial Institution	Type of Loan	Monthly Repayment	Financial Institution	Type of Loan	Monthly Repayment
_____	_____	S\$ _____	_____	_____	S\$ _____
_____	_____	S\$ _____	_____	_____	S\$ _____

## APPLICANT'S DECLARATION

- Did you receive any discount, rebate or any other benefit from the vendor of the vehicle or any other person? (e.g. car servicing/maintenance package, petrol/shopping vouchers, cash discount etc).  
 NO.     YES, I/We have received the following: \_\_\_\_\_ at a total value of S\$ \_\_\_\_\_  
 NOT APPLICABLE
- Did you obtain any other credit or hire purchase facility(ies) for the purchase or hire (as the case may be) of the vehicle:  
 NO.     YES, I/We have received the following: \_\_\_\_\_ at a total value of S\$ \_\_\_\_\_  
 NOT APPLICABLE

I/We warrant that the above declaration shall remain true, accurate and complete in all respects and at all times and I/We shall immediately notify you in writing, if otherwise.  
 I/We hereby confirm that I/We have read and understood the "Applicants' Declaration & Authorisation" and all other pertinent information printed overleaf and agreed that the terms and conditions herein form part of my/our application for hire purchase financing with Maybank Singapore Limited. Further, I/We understand and agree that no partial redemption is allowed upon disbursement.  
 Yes, I agree to apply for a Maybank Family & Friends Card. My Preferred Limit for the Credit Card is S\$: \_\_\_\_\_ /  I have no preference for the credit limit for the Credit Card applied for in this application (recommended minimum credit limit is S\$2,500 and should be in multiples of S\$100). I agree that the preferred credit limit is subject to Bank's approval and will be applied to all your Maybank Credit Cards, if any. In the event if there is no preferred credit limit stated or selection made, I agree that the credit limit will be assigned at the Bank's discretion. I have read and understood the "Declaration for Credit Card (ref 0816)", and have completed the Credit Card Application Form in full, I agree and consent to Maybank Singapore Limited to process my Credit Card application upon approval of my Hire Purchase application. (Applicable for individual applicant who do not hold any Maybank Credit Card only)

## MARKETING COMMUNICATIONS *(applicable for individual applicant only)*

By signing up for this product or service, I further request for and consent to Maybank Singapore Limited and its related corporations (collectively, the "Bank"), their agents, and their authorised service providers collecting, using, disclosing and/or processing my personal data (including my Singapore telephone numbers which I may provide to Maybank from time to time), and sharing such personal data with the Bank's business partners, marketing partners, the co-brand partner (as may be applicable, depending on the product or service which I have applied for) and their authorised service providers in order to send me marketing and promotional material about products and services as well as advertisements, promotions and events, conduct consumer or market research and identify products and services which may be relevant to me ('Promotional Purposes').

I understand that if I do not wish for the Bank to collect, use or disclose my personal data for such Promotional Purposes, I may withdraw my consent at any time via forms available through the Internet Banking (IB) portal or from the Bank's branches. I further understand that if I do not wish for third parties (such as the Bank's business partners or marketing partners) to collect, use or disclose my personal data for such Promotional Purposes, I should contact these third parties directly with my request.

In addition to emails & direct mailers, please also send me such marketing and promotional material(s) via the following mode(s), regardless of my registration with the Do Not Call Registry:  
 (please tick)  SMS / MMS / Other Phone Number Based Messaging     Phone Call

I acknowledge that: (a) leaving any of the boxes above blank is not a withdrawal of any consents which I may have previously provided to the Bank in relation to my personal data, (b) my consent for Promotional Purposes (i) does not supersede or replace any other consent previously provided to the Bank and is in addition to any other rights which the Bank may have at law to collect, use or disclose my personal data and (ii) shall survive the termination or expiry of any agreement or other relationship between us.

I confirm I have read, understood and agree to the above.

Signature of APPLICANT

**GUARANTOR'S PARTICULARS**

Name :	Gender : Male / Female	Marital Status :	
Correspondence Address :	Date of Birth :	If Foreigner, PR : Yes / No	Relationship to Applicant :
	Nationality :	Business Regn. No. :	
	NRIC/Passport No. :	Occupation :	^ Mobile Phone No. :
Employer Name & Address :	Self-Employed : No / Yes	^ Email :	
	Length of Service : _____ years _____ months		
	Home Tel No. :	Office Tel No. :	
Monthly Income : S\$	^ For guarantor, the mobile no. and email provided will be solely used for contacting purpose pertaining to this Hire Purchase application.		
<input type="checkbox"/> Fully Salaried	<input type="checkbox"/> Fully Commissioned		
<input type="checkbox"/> Salary with Commission	<input type="checkbox"/> Freelance / Part-Time		

**OTHER FINANCIAL COMMITMENTS (for Guarantor)**

Financial Institution	Type of Loan	Monthly Repayment	Financial Institution	Type of Loan	Monthly Repayment
_____	_____	S\$ _____	_____	_____	S\$ _____
_____	_____	S\$ _____	_____	_____	S\$ _____

I hereby represent and warrant that the information given above - and in the table printed immediately below which lists my other financial commitments - is true, complete and correct and that I have not withheld any material fact, information or document. I authorise Maybank Singapore Limited ("MSL") to obtain any information or document MSL may reasonably require, in order to process this application, from any person or relevant sources. I confirm that I am not insolvent or an undischarged bankrupt. I agree to the purposes set out in MSL's Data Protection Policy (the link which is provided below) for the collection, use and disclosure of my personal data, including authorising MSL to disclose information and/or data relating to myself and my accounts (a) to any of MSL's holding companies, representative and branch offices and to any of MSL's related corporation or associated company, in any jurisdiction; (b) to any government or regulatory agency or authority including but not limited to the Land Transport Authority; (c) to any of MSL's potential assignee or transferee or to any person who has or may enter into contractual relations with MSL in relation to this Loan Application; (d) to any credit bureau (including, without limitation, Credit Bureau (Singapore) Pte Ltd), as well as the members of such credit bureau; (e) to any credit reference or evaluation agencies wherever situated; and (f) to any other person to whom disclosure is permitted or required by any statutory provision or law. The consent in this paragraph shall be in addition to and shall not in any way prejudiced or affected by any other agreement, expressed or implied, between me and MSL.

By providing the information in this application form (and any other information that I may provide to you from time to time in connection with MSL products and services): I agree and consent to MSL and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process the Applicant's application(s), provide the Applicant with the products or services which the Applicant is applying for, as well as the purposes set out in MSL's Data Protection Policy, which is accessible at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) or which may be provided to me upon request. I confirm that I have read and understood the Data Protection Policy.

If I should withdraw my consent to the processing or handling of my personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide the Applicant with the products and/or services applied for, Maybank shall be entitled to treat the hire purchase financing as having been terminated by the Applicant without prejudice to any rights and remedies which it may have at law against the Applicant and me.

Signature of GUARANTOR

**APPLICANT'S DECLARATION & AUTHORISATION**

By submitting this application for hire purchase financing, I/we hereby :-

- 1) Represent and warrant that all information and documents provided by me/us are true, complete and accurate and that I/we have not withheld any material fact, information or document.
- 2) Agree to provide Maybank Singapore Limited ("MSL") with all such information and/or documents as MSL may reasonably require from time to time relating to or in connection with my/our application.
- 3) Authorise MSL to conduct credit checks and to obtain and/or verify information about me/us in accordance with applicable law.
- 4) Agree to the purposes set out in MSL's Data Protection Policy (the link which is provided below) for the collection, use and disclosure of my/our personal data, including authorising MSL to disclose any information and/or data relating to me/us and my/our account(s) with MSL :-
  - (a) to any of MSL's holding companies, representative and branch offices and to any of MSL's related corporation or associated company, in any jurisdiction;
  - (b) to any government or regulatory agency or authority including but not limited to the Land Transport Authority;
  - (c) to any of MSL's potential assignee or transferee or to any person who has or may enter into contractual relations with MSL in relation to this application;
  - (d) to any credit bureau (including, without limitation, Credit Bureau (Singapore) Pte Ltd), as well as the members of such credit bureau;
  - (e) to any credit reference or evaluation agencies wherever situated;
  - (f) the Hire Purchase, Finance and Leasing Association of Singapore ("HPFLAS"), its successors and assigns, any body or organisation assuming the material functions of HPFLAS in replacement of the same;
  - (g) where applicable, to any auditors for the time being my/our auditors, any solicitors for the time being my/our solicitors and I/we shall pay all costs, charges, fees and other out-of-pocket expenses, whether legal or otherwise, in respect of such disclosure on an indemnity basis; and
  - (h) to any other person to whom disclosure is permitted or required by any statutory provision or law.
- 5) Confirm that :-
  - (i) there are no pending legal, arbitration, enforcement or criminal proceedings commenced against me/us;
  - (ii) there are no winding up, bankruptcy, judicial management, receivership, scheme of arrangement, or equivalent proceedings against me/us in any jurisdiction;
  - (iii) I am/We are not insolvent and have not filed or passed any resolution for winding up, bankruptcy, judicial management, receivership, scheme of arrangement, or their equivalent;
  - (iv) no Statutory Demand under the Bankruptcy Act (Cap. 20) or Companies Act (Cap. 50) has been served on me/us;
  - (v) I/We have not stopped, suspended, threatened to stop or suspend my/our indebtedness, propose to make a general assignment or arrangement or composition with or for the benefit of my/our creditors or a moratorium is agreed or declared in respect of or affected my/our indebtedness;
  - (vi) I am/We are not in default of and/or in breach of any of my/our loans, borrowings or financing agreements with any banks or financial institutions;
  - (vii) none of my/our spouse(s), dependent(s) of my/our spouse(s), my/our children, spouses of my/our children, my/our parents, my/our siblings and/or spouses of my/our siblings are employees/directors of MSL or Malayan Banking Group;
  - (viii) none of my/our guarantor(s) is an employee/director or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director of MSL or Malayan Banking Group;
  - (ix) (if it is a company or firm) none of our directors, managers, agents or guarantors is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of MSL or MBB Group;
  - (x) (if it is a company) none of our substantial shareholders\* is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of MSL or MBB Group; and
  - (xi) I am/We are applying for this hire purchase facility for my/our own use and not for the benefit of any other party and will inform MSL in writing immediately if this is not the case.
- 6) Declared that I/we have not received any discount, rebate or any other benefit from the vendor or any other person, which has the effect of reducing the True Purchase Price (as defined in MAS 642 dated 25 Feb 13 and as may be replaced, supplemented or amended from time to time), except as already disclosed to you above.
- 7) I/We have not obtained any other credit facility(ies) for the purchase or hire of the vehicle, except as already disclosed to you above.
- 8) Acknowledge that MSL reserves the right to reject my/our application for hire purchase financing at its discretion without giving any reason, and that MSL may refuse to disburse the credit or hire purchase facility (as the case may be), terminate, recall, review, and/or vary such facility or any part thereof at any time and at MSL's discretion in the event any of the above declarations proves to be untrue, inaccurate or incomplete in any respect of if I/we fail or delay to comply with any request for information or documents as you may reasonably make.
- 9) Undertake to pay any abortive costs imposed by MSL at its discretion and to release and hold MSL harmless from and indemnify MSL for all loss, damages, costs (including legal costs on an indemnity basis), expenses and liabilities suffered or incurred by MSL arising from or in connection with any such untrue, inaccurate or incomplete declaration(s), or failure or delay in complying with MSL's request for information or documents.
- 10) Confirm and acknowledge that, if my/our application is approved, MSL shall be entitled at any time without notice, to retain and apply any sale proceeds from the realisation of any goods under any agreement in relation to the hire purchase financing, in or towards any of my debts or liabilities, whether alone or jointly or whether such liabilities be present or future, actual or contingent, primary or collateral and several or joint.
- 11) Acknowledge that my/our email and mobile number will be updated to receive notifications on all banking services including eStatement, SMS-OTP / Authorisation Code, SMS Alert / OTP for card transactions and other SMS eServices.
- 12) (where the Applicant is an individual) agree that by providing the information in this application form (and any other information that I may provide to you from time to time in connection with MSL products and services), I agree and consent to MSL and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process my application(s), provide me with the products or services which I am applying for, as well as the purposes set out in MSL's Data Protection Policy, which is accessible at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) or which may be provided to me upon request. I confirm I have read and understood the Data Protection Policy. If I should withdraw my consent to the processing or handling of my personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me with the products and/or services applied for, Maybank shall be entitled to treat my hire purchase financing as having been terminated by me without prejudice to any rights and remedies which it may have at law against me.
- 13) (where the Applicant is not a private individual i.e. a company, partnership, limited liability partnership, sole proprietorship or otherwise) agree that we have read, fully understand and accept the terms relating to the collection, use and disclosure of the relevant information (including personal data) as set out in MSL's prevailing terms and conditions governing the hire purchase financing. We acknowledge and agree that we are responsible for ensuring that each individual whose personal data has been provided to MSL (including authorised signatories and authorised persons) pursuant to our application(s) hereto and from time to time consents to the collection, use, disclosure and/or processing of his personal data by MSL and MSL's authorised service providers for purposes set out in policies, circulars, notices or guidelines governing MSL's collection, use and/or disclosure of personal data, including MSL's Data Protection Policy available inter alia at [www.maybank2u.com.sg](http://www.maybank2u.com.sg), which MSL may update from time to time ("Data Protection Policies"). We shall ensure that all relevant individuals are furnished with a copy of the terms that apply to the hire purchase financing provided by MSL and the aforesaid Data Protection Policies.  
\* "substantial shareholder" means a shareholder having an interest in 5% or more shares in the company.



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 the credit bureau websites listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd • www.creditbureau.com.sg

**IMPORTANT: APPLICATION WILL ONLY BE PROCESSED UPON APPROVAL OF CAR LOAN.**

Applicant must be at least 21 years of age, and have a minimum annual income of S\$30,000 for Singapore Citizen or Singapore Permanent Resident.


**Maybank Family & Friends Card**

- Annual Fee: Principal- S\$180 • Supplementary - Free
- 7 years' annual fee waiver
- Subsequent annual fee waived with a total minimum spend of S\$12,000 a year
- Billing address will be as per your HP application

**S\$80 Cash Credit\* upon  
utilisation of S\$200**

**OTHER DETAILS FOR CREDIT CARD**

Full Name as in NRIC/Passport  Mr  Ms  Mdm  Mrs  Dr  
(please underline surname)

Highest Education  Postgraduate  Degree  Diploma  
 A- Level  O-Level  Others \_\_\_\_\_

NRIC/ Passport No. \_\_\_\_\_

Residential Ownership  Fully Owned  Mortgaged  Parents'  
 Rented  Employer's

Name to Appear on Credit Card (19 Characters only)

Residential Type  HDB  Condo Apt  Landed  
 Others \_\_\_\_\_

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Current Position  Senior Management  Professional  
 Middle Management  Executive  
 Skilled Trades/ Clerical  Others \_\_\_\_\_

**DECLARATION FOR CREDIT CARD (ref 0816)**

For Maybank Credit Card Account

By submitting this application, I/we hereby:

- agree that the operation of the Maybank Credit Card Account to be opened in my/our name(s) will be subject to the applicable Terms and Conditions governing Maybank Credit Card agreement which are available at Maybank Singapore Limited's branches in Singapore and www.maybank2u.com.sg and which I/we acknowledge that I/we have read and understood • agree that the Card(s) may be sent to me/us at my/our own risk by mail to my/our billing address • agree to abide by the prevailing Terms and Conditions governing accounts and the relevant services linked to my/our Card(s) and/or Account(s) which have been furnished to me/us and any amendment as Maybank Singapore Limited ("MSL") may from time to time impose • agree that the electronic operation of the Maybank Credit Card by me/us shall also be the subject to the Electronic Services Terms and Conditions governing the operation of Cards or Accounts using electronic services • acknowledge that I/we have read, understood and agree to be bound by the Terms and Conditions governing Short Message Service ("SMS") Transaction Alerts (as amended by MSL from time to time) which is available at www.maybank2u.com.sg • warrant that all information and documents provided by me/us are complete, true and accurate and may be retained by you in accordance with applicable law • authorise you to conduct credit checks and to obtain and/or verify information about me/us in accordance with applicable law • agree to the purposes set out in MSL's Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my/our personal data, including authorising you, at your discretion, at any time, to disclose any information and/or data relating to me/us and my/our account(s) and/or credit cards with you, or any other information:- to any of your holding companies, representative and branch offices and to any of your related corporation or associated company, in any jurisdiction; to any government or regulatory agency or authority having relevant jurisdiction in respect of my/our Account and/or my/our Credit Card; to any of your potential assignee or transferee or to any person who has or may enter into contractual relations with you in relation to the Maybank Credit Card Account (including, without limitation, any co-brand partner) to any credit bureau (including, without limitation, Credit Bureau (Singapore) Pte Ltd), as well as the members of such a credit bureau; and to any other third parties (including, without limitation, credit reference or evaluation agencies) wherever situated • confirm that:- there are no legal proceedings commenced against me/us; I/we have not been declared bankrupt; and no Statutory Demand has been served on me/us • acknowledge that you reserve the absolute discretion to reject my/our application without giving any reason • confirm that none of my/our spouse(s), dependent(s) of my/our spouse(s), my/our child(ren), spouse(s) of my/our child(ren), my/our parent(s), my/our sibling(s) and/or spouse(s) of my/our sibling(s) is/are employee(s)/ director(s) of MSL or Malayan Banking Group • confirm that none of my/our guarantor(s) is an employee/director or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director of MSL or Malayan Banking Group • (if it is a company or firm) confirm that none of our directors, managers, agents or guarantors is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of MSL or Malayan Banking Group • (if it is a company) confirm that none of our substantial shareholders\* is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of MSL or Malayan Banking Group • agree that in the event my/our Maybank Credit Card Account is closed or terminated for whatever reason (whether by me/us, you or otherwise) within nine (9) months from the opening date of my/our Maybank Credit Card Account, you shall be entitled to claim from me/us the full cost of any gift which I/we have received from you upon approval/activation of my/our Maybank Credit Card Account. I/we authorise you to debit my/our Maybank Credit Card Account for the full cost of the gift (as determined by you) prior to the closure or termination of my/our Maybank Credit Card Account. \*substantial shareholder' means a shareholder having an interest in 5% or more shares in the company.
- By providing the information in this application form (and any other information that I/we may provide to you from time to time in connection with Maybank products and services): I/We agree and consent to MSL and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process my/our application(s), provide me/us with the products or services which I am /we are applying for, as well as the purposes set out in MSL's Data Protection Policy, which is accessible at www.maybank2u.com.sg or which may be provided to me/us upon request. I/We confirm I/we have read and understood the Data Protection Policy. If I/we should withdraw my/our consent to the processing or handling of my/our personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me/us with the products and/or services applied for, Maybank shall be entitled to treat my/our Maybank Credit Card Account as having been terminated by me/us without prejudice to any rights and remedies which it may have at law against me/us

**\*Terms and Conditions for Credit Card Promotion ("Promotion")**

1. Only new Maybank Credit Card applicants (collectively "Applicants") who do not hold any Maybank Credit Card(s) and/or have not cancelled their existing Maybank Credit Card(s) account within nine months prior to the start of this Promotion are eligible to receive the activation gift of S\$80 Cash Credit ("Activation Gift") in accordance with the terms and conditions of this Promotion.
2. To be eligible for this Promotion, Applicants need to apply for a new Maybank Credit Card as the principal cardholder (collectively "Eligible Card(s)") within the Promotion Period and subsequently charge to their Eligible Card(s) (based on transaction posting date) a minimum of S\$200 within the first month of approval ("Successful Applicants"). MSL will use the date on which the transaction is posted to the Applicant's Eligible Card(s) account to calculate the combined amount, unless the transaction is excluded by MSL in its absolute discretion.
3. Proof of charge slips is not proof of eligible spending. Card transactions as reflected in the monthly statement of account shall constitute proof of eligible spending for purposes of the Promotion.
4. Each of the Successful Applicant is entitled to one Activation Gift.
5. MSL reserves the right to claim the full value of the Activation Gift from a Successful Applicant and where applicable in the following events: (a) any of such Applicant's Eligible Card account is closed/terminated for whatever reason (whether by the Applicant, MSL or otherwise) within nine months from the opening date of the Eligible Card account; (b) any eligible card transaction used towards the minimum charge (in full or in part) is cancelled or reversed by any party for any reason; (c) any eligible card transaction is found to be used for other MSL promotions; or (d) it is determined by MSL that the Applicant has breached one of the terms and conditions relating to this Promotion, the Eligible Card(s). In such cases, the Applicant authorises Maybank to debit from any of the Applicant's Eligible Card account for the full value of the Activation Gift prior to the closure of the Applicant's Eligible Card account.
6. MSL reserves the right to replace, exchange, vary or substitute any or all Activation Gifts at its sole discretion without providing prior notice or reason and without liability to any person.
7. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by MSL.
8. MSL, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any Applicant and/or any other person by reason of, arising from or in connection with the Promotion and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
9. MSL reserves the right to vary, delete or add to any of these terms and conditions from time to time or to withdraw, suspend or terminate this Promotion at any time without notice or liability to any person.
10. Maybank employees are not eligible for this Promotion and MSL shall have the sole and absolute discretion to exclude any person from the Promotion without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Applicants.
11. In the event of any inconsistency between these terms and conditions and any other brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
12. Terms and Conditions governing Maybank Credit Cards account shall also apply.

**FOR BANK USE ONLY**

Source Code: 261001 (AFHP)

Card Type: 375

## ELIGIBILITY

**For Maybank Credit Card**

- Be at least 21 years of age
- Have a minimum annual income of
  - S\$30,000 for Singapore Citizen or Singapore Permanent Resident
  - S\$45,000 for Malaysian Citizen in employment for at least 1 year
  - S\$60,000 for Foreigner in employment for at least 1 year

## IMPORTANT INFORMATION

### CREDIT CARD FEES AND CHARGES

<b>** Minimum Spend Amount</b>	(i) can be on Principal and/or Supplementary Cards but excludes Fund Transfer, late charges, interest charges and all other fees and charges imposed by Maybank; and (ii) must be charged within the year before the annual fee is due on the card
<b>Interest-free period</b>	20 days from statement date if bills are paid in full
<b>Interest on purchases (when applicable)</b>	25.9% p.a.
<b>Interest on cash advances</b>	25.9% p.a. compounded daily, calculated on a daily basis from the date of transaction to date of full repayment
<b>Minimum monthly payment</b>	3% of outstanding balance or \$20, whichever is higher
<b>Late payment charges</b>	5% of the minimum monthly repayment or S\$80, whichever is higher, if minimum monthly repayment is not made by due date
<b>Cash advance fee</b>	5% of the transaction amount or S\$15, whichever is higher
<b>Fee for card transaction in foreign currencies</b>	All transactions in foreign currency will be subject to an administrative fee of 2.75%
<b>Dynamic Currency Conversion Fee</b>	All transactions in Singapore Dollar but processed overseas will be subject to an administrative fee of 1%
<b>Lost / stolen card liability</b>	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards")

There may be circumstances in which you have to pay other fees. Please visit [www.maybank2u.com.sg](http://www.maybank2u.com.sg) for full list of terms and conditions.

## PLEASE SUBMIT THESE DOCUMENTS

- NRIC (Front & Back) AND Income Documents as applicable to you below

<input type="checkbox"/> <b>For Fully Salaried</b>							
<b>a</b>	Latest 12 months' CPF contribution history Statement*	OR	<b>b</b>	Latest Computerised payslip	OR	<b>c</b>	Latest Income Tax Notice of Assessment** AND <b>a</b> OR <b>b</b>
<input type="checkbox"/> <b>For Self-Employed / Fully Commissioned</b>							
<b>a</b>	Latest 2 years' Income Tax Notice of Assessment**						
<input type="checkbox"/> <b>For Commission / Variable Income Earner</b>							
<b>a</b>	Latest 12 months' CPF contribution history Statement*	OR	<b>b</b>	Latest 3 months' computerised payslip	OR	<b>c</b>	Latest Income Tax Notice of Assessment** AND <b>a</b> OR <b>b</b>

### Foreigner Required Documents (in addition to income documents indicated above)

- ✓ Valid Passport AND ✓ Utilities bill or bank statements AND
- ✓ Employment Pass with at least 6 months' validity AND ✓ Company letter stating proof of employment of at least 1 year

\* Please visit <http://info.maybank2u.com.sg/personal/cards/ourcards.aspx> with your SingPass to submit CPF Contribution History Statement. The maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000 per month. Please submit your latest Income Tax Notice of Assessment or computerised payslip if your monthly income exceeds S\$6,000.

\*\* You can print your Income Tax Notice of Assessment at myTax Portal using your SingPass or IRAS PIN at <https://mytax.iras.gov.sg> Please allow 14 business days for processing and application is subject to approval. Please note that incomplete forms or applications not accompanied with required documents will delay processing. The Bank reserves the right to request for more documents. Should the income documents you submit reflect a lower earned income than what was previously declared, the bank reserves the right to adjust the current credit limit to reflect the prevailing earned income

MSL-1411-1118 (4/4)  
Nov 2018

Reminder! Have you:

- completed the application form?
- attached a copy of your NRIC and income documents?

Postage will be paid by addressee.  
For posting in Singapore only.

**FOR CREDIT CARD APPLICATION ONLY**

**BUSINESS REPLY SERVICE  
PERMIT NO. 07242**



**MAYBANK  
CARDS & UNSECURED LENDING  
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