



Debt Relief Plan Application Form

MANDATORY DOCUMENTS

1. The enclosed Form: Debt Relief Plan Application Form duly completed and signed;
2. Copy of NRIC (front and back) or photo page of your Passport;
3. Latest income documents (Please submit any of the documents below as applicable to you);
 - a) Salaried Employee
 - (i) Latest 3 months' Payslip; or
 - (ii) Latest 12 months' CPF Transaction History

(Note: If monthly salary is more or equal to \$6,000, kindly submit latest 3 months' payslip)
 - b) Commission-based Earner
 - (i) Latest Income Tax Notice of Assessment; or
 - (ii) Commission Statement from the company for the last 3 months
 - c) Self-employed
 - (i) Latest Income Tax Notice of Assessment
4. Any other information, documents and/or records as may be requested by the Bank for the purposes of this application.

PERSONAL PARTICULARS

Name as in NRIC/ Passport:

K I E N N I E T H I P H A I N G I T A K I Y A N

NRIC / Passport No.:

S 1 7 1 7 8 0 3 7 4 B

Date of Birth (DDMMYYYY):

1 3 0 1 1 1 1 9 7 2

Mobile No.:

9 1 1 4 5 0 5 1 7

Office No.:

Home No.:

E-Mail Address:

bunnypp1@gmail.com

Address: (Please do not provide P.O. Box address)

House / Block: 1 1 3

Unit #: 1 3 4 1 - 1 4 9

Street/ Building Name: Leedon Heights

Postal Code: 1 2 6 1 6 1 2 1 4

Overseas Address:

EMPLOYMENT DETAILS

Company Name: National University of Singapore

Type of Business / Industry (Please tick one box only)	Occupation (Please tick one box only)
<input checked="" type="checkbox"/> Education Services	<input type="checkbox"/> Account Assistant
<input type="checkbox"/> Wholesale/Retail Trade	<input type="checkbox"/> Account/Financial Controller
<input type="checkbox"/> Engineering	<input type="checkbox"/> Operation Assistant
<input type="checkbox"/> Government	<input type="checkbox"/> Director
<input type="checkbox"/> Transportation	<input type="checkbox"/> Government Officer
<input type="checkbox"/> Hotel	<input type="checkbox"/> Service Industry Staff
<input type="checkbox"/> Financial Services	<input type="checkbox"/> Manager
<input type="checkbox"/> Insurance	<input type="checkbox"/> Technician
<input type="checkbox"/> Real Estate	<input type="checkbox"/> Marketing Executive
<input type="checkbox"/> Construction	<input checked="" type="checkbox"/> Consultant
<input type="checkbox"/> Professional Services	<input type="checkbox"/> Sole Proprietor/Partner
<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Sales Assistant
<input type="checkbox"/> Computer & IT	<input type="checkbox"/> Engineer
<input type="checkbox"/> Business Consultancy	<input type="checkbox"/> Insurance Agent/Financial
	<input type="checkbox"/> Sales Executive
Others (Please indicate):	Others (Please indicate):

Monthly Gross Income: \$ 10,500/-

Please return the completed forms to:

480 Toa Payoh Lorong 6 #24-01 HDB Hub East Wing Singapore 310480 OR

EMAIL ADDRESS: CMDRP@UOBGROUP.COM


Monthly Expenditure Declaration

Proposed Monthly Repayment Amount to UOB (S\$): 980

No. of Household Members (living together): 3

Monthly Housing Expenses	Estimated	Monthly Work Expenses	Estimated
Mortgage (Cash Top Up)	0	Car Instalment	0
Rental	0	Petrol / Parking / ERP	0
Property Tax	126	Car Insurance / Road Tax	0
Mortgage / House Fire Insurance	20	Car Service / Repair	0
Town Council / Utilities	900	Public Transport	60
Mobile / Home Telephone bill	30	Meal	100
Internet / Cable TV	40	Union / Club Membership	0
Others:	0	Income Tax / CPF Contribution (For Self Employed Only)	600
		Others:	0
Sub Total (1)	\$1116	Sub Total (3)	\$760
Monthly Living Expenses	Estimated	Monthly Personal Expenses	Estimated
Food / Grocery	800	Tobacco / Alcohol	0
Clothing / Footwear	20	Recreation/Outings/ Meal Outside Home	0
Alimony / Child support / Parent support	0	Hair cut & Toiletries	12
Personal Insurance	90	Newspaper/Magazine	0
Medical, Doctor	10	Pocket allowance for children/Spouse	110
Child Care / School / Tuition Fee	30	Transportation for children/Spouse, etc	20
Maid: Salary+ Levy	0	Others	40
Others:	0		
Sub Total (2)	\$950	Sub Total (4)	\$182
Total Expenses (A) (1+2+3+4)	\$3008		
Net Income (B)	\$907		
Surplus/Deficit (B-A)	\$6009		

Please return the completed forms to:
480 Toa Payoh Lorong 6 #24-01 HDB Hub East Wing Singapore 310480
OR
EMAIL ADDRESS: CMDRP@UOBGROUP.COM



DECLARATION AND AUTHORISATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

Note: Save as otherwise defined, the capitalised terms used in this Application Form shall have the same meaning as that set out in the Standard Terms & Conditions Governing Personal Loan Facilities ("Terms and Conditions").

To: United Overseas Bank Limited

By signing this Application Form:

1. I represent and warrant that:-

- (a) at the time of this application, I am not an undischarged bankrupt and there has been no bankruptcy application, proceeding, suit or action commenced against me or bankruptcy order made against me;
- (b) all information and documents provided above or otherwise in connection with this application are true and complete in all respects and that I have not withheld any information and/or documents which may be material in the context of this application. All information provided above are not the subject of any dispute and the Bank shall be entitled to rely on any information and documents furnished to the Bank in relation to this application without further verification; and
- (c) if there is a change in the information provided and/or representations given or the information and/or representations become inaccurate in any way, I shall promptly notify the Bank of the change or inaccuracy.

2. I hereby:-

- (a) confirm that, where the Bank makes available the execution of this application form by me in an electronic form, my electronic signature is the legal equivalent of my manual signature on this application form and I have read, understood and agree to be bound by the prevailing UOB Electronic Signature Service Terms (available at uob.com.sg);
- (b) confirm and agree that if this application and any supporting document are sent or are purported to be sent by me to the Bank has been sent by fax and/or email, the Bank is authorized by me, but is not obliged, to rely and act upon on the faxed and/or emailed copy sent by fax and/or email without the original and without any liability to me. In the case of any instruction or communication made via fax, such instruction or communication is only effective when the transmission thereof is confirmed by an activity report stating the correct number of pages sent to the correct fax number;
- (c) acknowledge and agree that:
 - (i) the Bank is authorised, but is not obliged, to rely and act upon any oral or written instructions or communications relating to this application and/or the Personal Loan Facility given or transmitted, or purportedly given or transmitted, to the Bank by way of fax, email, telephone communications, mail or such other manner or mode of communication as the Bank may accept at its absolute discretion (collectively, the "Agreed Modes of Transmission");
 - (ii) the risk of misunderstandings, errors, unauthorised instructions, fraud, forgery, and the risk of operational, equipment, and network delays, failures, faults or errors howsoever occurring in the course of the transmission of instructions, communications or documents via the Agreed Modes of Transmission are entirely mine, and the Bank will not be responsible or liable to me for any loss, liability or expense that may result from any of the foregoing; and
 - (iii) the Bank is authorised (without being obliged) to record any telephone communication or conversation made or purportedly made with me whether with or without the use of a tone warning device and the Bank may use such recordings and/or transcripts as evidence in any dispute; and
- (d) unconditionally and irrevocably undertake to fully indemnify the Bank and hold the Bank harmless at all times from and against any claims, demands, actions, suits, proceedings, loss, damage and expenses (including legal costs on a full indemnity basis) arising in any manner however from or connection with the Bank's accepting, relying or acting on the instructions or communications from me or purported to be from me via the Agreed Modes of Transmission.

3. I confirm that I have obtained, read, understood and agree to be bound by the following terms and conditions if this application is approved:

- (a) the prevailing Terms and Conditions (attached to this Application Form or otherwise available at <https://uob.com.sg/drpappl>);
- (b) the prevailing Terms and Conditions Governing Accounts and Services (Individuals) (available at www.uob.com.sg);
- (c) the terms and conditions of any other document or agreement governing the Bank's relationship with me, if applicable; and
- (d) such other terms and conditions as the Bank may prescribe from time to time.

4. I consent and authorise the Bank:-

- (a) to collect, use, process and/or disclose my Personal Data in accordance with this application form, the Standard Terms and the terms of the Bank's personal data protection policy (including the Bank's Privacy Notice) which can be found on the Bank's website;
- (b) to share this application, all documents submitted in connection thereto and all my information and particulars in this application (including my Personal Data) with Credit Counselling Singapore ("CCS") and to liaise with CCS from at any time and from time to time for the purpose of processing this application or any other purpose as the Bank may determine in its sole discretion; and
- (c) to make such inquiries and conduct all such checks on me (including, but not limited to, inquiries and checks with any credit bureau recognised by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to me, this application, or any of my accounts and/or facilities with the Bank, to any party the Bank may consider appropriate, including but not limited to any of the Bank's related companies, advisors, credit bureaus, credit reference agents, insurance providers, Housing Development Board (HDB), Central Provident Fund (CPF) Board or governmental authorities/agencies.

5. Upon the approval of this application:

- (a) I agree and undertake to open (and maintain until the date of full and final settlement of the Personal Loan) such Account(s) with the Bank as the Bank may deem fit for the purpose of the Personal Loan Facility;

(b) I irrevocably consent and authorise the Bank to debit all monthly instalment repayments, including interest and all other applicable fees, charges, costs and expenses relating to the Personal Loan Facility from any Account(s); and

(c) I further agree and undertake to maintain sufficient funds in all such Account(s) at all times until the date of full and final settlement of the Personal Loan so that the Bank is able to debit all such amounts stated in paragraph 5(b) above from any such Account(s).

6. I acknowledge that the Bank may in its absolute discretion choose to either approve or reject my application without providing a reason for the approval or rejection. I agree that the Bank shall not in any event be liable for any consequences arising from or in connection with its rejection of my application and that in the case of any dispute, the Bank's decision shall be final.

7. I hereby further represent and warrant that whilst this application is being approved and whilst the Personal Loan Facility is still outstanding:-

- (a) I have full capacity and authority to make this application and to accept and agree to the terms of the Facility Agreement, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained or continue to be maintained with the Bank, and to give the Bank instructions relating to this application and/or the Personal Loan Facility from time to time;
- (b) I have taken all steps to ensure that I am under no legal disability or other incapacitating factor, and there is none, which prevents me from entering into all my agreement(s) with respect to the Personal Loan Facility with the Bank or which would render such agreement(s) invalid or unenforceable;
- (c) I am not involved in any activity prohibited under the Corruption Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap. 65A) and all moneys and properties provided by them to the Bank are not derived in any way whatsoever from such prohibited activity and there is no pending or threatened court order issued in connection with the said Act which in any way adversely affects the Bank's interests;
- (d) it is not and will not be unlawful for me to observe perform or fulfil any of the terms and conditions undertakings or obligations hereunder, under the Facility Agreement.

8. I hereby further acknowledge, confirm and agree:-

- (a) that if my application is approved by the Bank, the Personal Loan Amount granted under the Personal Loan Facility shall be the amount as specified in the Approval Letter or such other notification to be issued by the Bank to me in connection with the Personal Loan Facility and such Personal Loan Amount shall be solely at the Bank's absolute discretion;
- (b) the Bank may review and change the Personal Loan Amount at any time without prior notice to me or giving me any reason;
- (c) to the modes and manner by which the Bank may send notices and communications to me under the Terms and Conditions;
- (d) that this application and all documents submitted to the Bank or which may be furnished to or obtained by the Bank from time to time including, without limitation, all verification documents obtained by the Bank shall belong to the Bank and will be retained by the Bank and become the Bank's property regardless of whether this application is approved or not and I shall not claim for the return of any of these documents. If the Bank rejects this application, no contractual relationship arises between me and the Bank in connection with this application;
- (e) that I will supply any additional information, documents and documentary proof as the Bank may require from time to time in connection with this application and/or the Personal Loan Facility; and
- (f) that I will execute all documents and instruments and do all acts and things as may be required by the Bank from time to time in connection with this application and/or the Personal Loan Facility.

9. I hereby:-

- (a) confirm that I have read and understood the Bank's Privacy Notice (Individual) (which forms part of the terms and conditions governing my/our relationship with the Bank and a copy of which is available to me at uob.com.sg or the Bank's branches) and consent to the Bank collecting, using and disclosing my Personal Data (as defined in the Bank's Privacy Notice (Individual)) in accordance with the terms of the Bank's Privacy Notice and for the purposes set out in the Bank's Privacy Notice, namely Basic Banking Purposes, Co-Branding Purpose, Research Purpose and Marketing Purpose (as defined in the Bank's Privacy Notice (Individual)). I note that: (i) I may withdraw consent for any or all of the purposes at any time; (b) if I withdraw consent for Basic Banking Purposes and/or Co-branding Purpose, the Bank may not be able to continue to provide the products and services to me/us; (c) if I withdraw consent for Research Purpose and Marketing Purpose, my personal data will not be used for these purposes unless I expressly and separately consent to the same again; and
- (b) acknowledge and agree that the Bank will be separately collecting, using and disclosing my personal data and the Bank shall only be responsible for its own collection, use or disclosure of my personal data, and shall not be liable for the other party's handling or use thereof. I agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my personal data to the relevant party.

Signature of Applicant

Name : Kenneth Phang Tak Yan

NRIC/Passport No. : S7780374B

Date : 19/04/2025