

Account-Opening For Non-individual Customers

Thank you for choosing us for your business needs.

We are pleased to attach herewith an account-opening pack to assist you in opening an account with us. It includes a document checklist, a non-individual account application form and other forms. The documents in the checklist must be provided to the Bank to facilitate the opening of the account.

You can obtain and read the terms and conditions governing our non-individual accounts at uob.com.sg or by clicking on the following hyperlinks:

- [Terms and Conditions Governing Accounts and Services](#)
- [Additional Terms and Conditions Governing Accounts and Services](#)

If you have any enquiry, please contact your Relationship Manager or visit any of our branches or call **1800 226 6121** to speak with our customer service officers.

We look forward to being of service to you.

Document Checklist:

Foreign Incorporated Company	
Please bring the following documents to the branch for account-opening:	
<input type="checkbox"/>	Non-Individual Account Application Form Please complete the form with the required details. The completed form must be signed in the presence of an authorised UOB officer.
<input type="checkbox"/>	Accounts and Services Resolution The Accounts and Services Resolution is to be certified by two Directors or one Director and the Company Secretary or such persons in accordance with the company's constitutive document.
<input type="checkbox"/>	Original identification documents of: <ul style="list-style-type: none">• All persons who certified the Accounts and Services Resolution• All Approved Persons• All Approved Signatories The above individuals must be present at the branch with their original identification documents (such as NRIC or passport) to open the account.
<input type="checkbox"/>	Certificate of Incorporation or equivalent document The equivalent document may be the Certificate of Registration from the Registrar/Registry of Companies in the country in which the company is incorporated. Please provide a certified true copy signed by any one Director or the Company Secretary.
<input type="checkbox"/>	Memorandum & Articles of Association or equivalent document Please provide a certified true copy signed by any one Director or the Company Secretary.
<input type="checkbox"/>	Declaration of Residential Status for Purpose of Withholding Tax Form Please complete the form with the required details. The completed form must be signed in the presence of an authorised UOB officer.
If applicable, please also provide:	
<input type="checkbox"/>	Identification documents of shareholders with a holding of 25% or more of the issued shares in the company who are not present at the point of account-opening A copy of the identification document (such as NRIC or passport) of such shareholders must be certified by any one Director or the Company Secretary.
<input type="checkbox"/>	Proof of residential address If the residential address is not stated in an identification document, please provide original bank statements or utility bills issued to a residential address in the last three months as proof.

Important note:

The Bank's receipt of the application form and supporting documents does not bind the Bank to open an account. The Bank reserves the right to reject the application without disclosing any reason.

Notes:

1. The Bank reserves the right to conduct a search on the company and any cost incurred will be payable by the company. Search fees paid by the company are non-refundable in the event that the Bank rejects the application to open the account.
2. A service charge will be levied on accounts with an average daily balance that is below the amount set by the Bank. Please visit uob.com.sg for the prevailing account fees and service charges.
3. The Bank may request additional supporting documents as it deems necessary.

APPLICATION TO OPEN ACCOUNT(S)

Non-Individual Customer

To: _____ Limited Singapore		FOR BANK USE
		Application No:
ACCOUNT(S) INFORMATION		
Applicant Name: Account Name:		Registered ID:
*Date of Incorporation: *Country of Incorporation: *Country of Business Operation: _____ Estimated Annual Turnover: *Nature of Business:		FOR BANK USE
		ID Type/Country: Customer type: MAS industry Code:
*Registered Address: Mailing Address:		Contact Information: Office: Fax No: Email:
* Not required to be filled if you have an existing account under the same applicant name		
ACCOUNT(S) APPLIED FOR		FOR BANK USE
#Account Type: _____ CCY _____ (Please tick either box) <input type="checkbox"/> Operating Mandate as per my / our existing A/C no.: _____ ^ <input type="checkbox"/> Per Operating Mandate		A/C No:
#Account Type: _____ CCY _____ (Please tick either box) <input type="checkbox"/> Operating Mandate as per my / our existing A/C no.: _____ ^ <input type="checkbox"/> Per Operating Mandate		A/C No:
#Account Type: _____ CCY _____ (Please tick either box) <input type="checkbox"/> Operating Mandate as per my / our existing A/C no.: _____ ^ <input type="checkbox"/> Per Operating Mandate		A/C No:
^ Any subsequent changes to the operating mandate of your existing account(s) shall not apply to the operating mandate of the new account(s) above.		
CONFIRMATION & AGREEMENT		
We, the aforesaid Applicant named in this Application, through our approved person(s) named below:		
<ol style="list-style-type: none"> hereby request United Overseas Bank Limited/Far Eastern Bank Limited ("Bank") to open the Account(s) specified by us in the Application; confirm that we have obtained and agree to be bound by the Bank's prevailing Terms and Conditions Governing Accounts and Services and Additional Terms and Conditions Governing Accounts and Services (also available at uob.com.sg and at the Bank's branches); and in consideration of the Bank accepting the Application herein, represent, warrant and agree with the Bank that the signature(s) on this Application form shall constitute the specimen signature(s) of all our approved signatory(s) for the time being for the purpose of operating the Account(s) specified in this application unless and until we give notice to the Bank in writing of any change thereof. hereby declare that the Applicant is a: <input type="checkbox"/> Resident in Singapore <input type="checkbox"/> Non-Resident in Singapore - to refer to Declaration of Residential Status for Purpose of Withholding Tax Form as attached 		
<input type="checkbox"/> We confirm there has been no amendment made to our Memorandum and Articles of Association since the last time we provided a certified copy to the Bank. (please tick if applicable)		
#Singapore Dollar deposit(s), as listed in the UOB/FEB Insured Deposits Register (available at uob.com.sg), if held by or for an "insured depositor" and subject to the applicable provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore ("Act"), is insured under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. "Insured depositor" has the meaning prescribed in the Act.		
_____ Authorised Signature Name: Date:		_____ Authorised Signature Name: Date:
FOR BANK USE		
Date of Resolution:	CTO Code:	No. of Cheque Books (to indicate if more than one):
Attended By:		Approved By:
Signature & Name	Date	Signature & Name Date

OPERATING MANDATE (to be completed by new applicant or customer with different operating mandate from existing account)

Account Name: _____

Part ____ / ____

SIGNING CONDITION	
Account Type: _____ CCY: _____ <u>Authorisation Limit</u> <input type="checkbox"/> Any Amount <input type="checkbox"/> Up to _____ <input type="checkbox"/> Above _____ to _____ <input type="checkbox"/> Above _____ to _____ <input type="checkbox"/> Above _____ <input type="checkbox"/> Other Signing Requirement _____	<u>Signing Requirements</u> _____ _____ _____ _____

PARTICULARS OF APPROVED SIGNATORY(S)	Please sign within the boxes below
Name: NRIC/Passport No.: Residential Address: DOB: _____ Contact Information: Nationality: (H) _____ Gender: (O) _____ Designation: (HP) _____	Signature _____ Group: _____
Name: NRIC/Passport No.: Residential Address: DOB: _____ Contact Information: Nationality: (H) _____ Gender: (O) _____ Designation: (HP) _____	Signature _____ Group: _____
Name: NRIC/Passport No.: Residential Address: DOB: _____ Contact Information: Nationality: (H) _____ Gender: (O) _____ Designation: (HP) _____	Signature _____ Group: _____
Name: NRIC/Passport No.: Residential Address: DOB: _____ Contact Information: Nationality: (H) _____ Gender: (O) _____ Designation: (HP) _____	Signature _____ Group: _____

_____ Authorised Signature Name: Date:	_____ Authorised Signature Name: Date:
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CRM-2 (R5.11)

OC-KK-aw

CERTIFIED TRUE EXTRACT OF RESOLUTIONS

ACCOUNTS & SERVICES RESOLUTION
(where Applicant is a Corporation/LLP/Partnership/
Society/Association/Club/Management
Corporation of a Building)

I/We, the undersigned, hereby certify that in respect of the Applicant (as defined in the extract below), the following Resolutions dated _____ have been duly adopted and passed by:-

- where the Applicant is a corporation,**
the Board of Directors of the corporation in accordance with its memorandum and articles of association/charter/constitution,
- where the Applicant is a limited liability partnership ("LLP"),**
the partners of the LLP in accordance with its LLP agreement,
- where the Applicant is a partnership,**
the partners of the partnership in accordance with its partnership agreement,
- where the Applicant is a society, association or club,**
the duly authorised committee or body of the society, association or club in accordance with its rules, charter or constitution,
- where the Applicant is a management corporation of a building¹ ("management corporation"),**
the council of the management corporation in accordance with the Building Maintenance and Strata Management Act (Chapter 30C) of Singapore,

which Resolutions are now in full force and effect.

"RESOLVED:

Appointment of Bankers

1. That United Overseas Bank Limited and Far Eastern Bank Limited (each "the Bank" and together "the Banks") be and are hereby appointed as bankers of _____ (the "Applicant").

Accounts and Services

2. That the Applicant be authorised to open any number of accounts of any type and in any currency (each an "Account" and collectively "Accounts") with either of the Banks and to use any of the banking services offered by the Bank from time to time including but not limited to business internet banking, phone banking, self-service machines, cash management, trade services or such other types of services which may be available from the Bank from time to time (each a "Service" and collectively "Services").
3. That for the purpose of these Resolutions, the definitions "Accounts" and "Services" shall mean all Accounts and Services of the Applicant with the Bank including Accounts and Services existing as at the date hereof ("Existing Accounts and Existing Services").

Appointment and Authority of Approved Persons, Approved Signatories and Approved Users

4. **Approved Persons:** That the persons whose names are set out in the Schedule hereto be and are hereby appointed as "Approved Persons" with authority to take the following actions in accordance with the signing conditions set out in the Schedule hereto, for and on behalf of and in the name of the Applicant:-
 - (a) to open and close any Account with either of the Banks;
 - (b) to apply for and terminate the use of any of the Services including business internet banking, phone banking, self-service machines, cash management and trade services, with either of the Banks;
 - (c) to agree to abide by the terms and conditions governing the Accounts and Services of the Bank with whom the Accounts or Services are maintained and to accept and agree to all such specific terms and conditions as the Bank may prescribe from time to time in respect of a specific Account or Service;

¹ As defined under the Land Titles (Strata) Act (Chapter 158) of Singapore.

- (d) to appoint, add, remove and/or replace any person or persons (including themselves) as signatories of the Accounts ("Approved Signatories") and to set and determine the mandate or authority of the Approved Signatories and to confirm their appointment and certify their specimen signatures and such other particulars as the Bank may require;
 - (e) to appoint, add, remove and/or replace any person or persons (including themselves and the Approved Signatories) as signatories or users of the Services ("Approved Users") and to set and determine the mandate or authority of the Approved Users and to confirm their appointment and certify their specimen signatures and such other particulars as the Bank may require;
 - (f) to provide such security as may be required by the Bank in connection with the Accounts and/or Services, and to sign the security documents required by the Bank;
 - (g) to give the Bank written instructions, consents or indemnities in connection with the Accounts and the Services; and
 - (h) to sign any other document as may be required or appropriate or which is incidental to the matters authorised by these Resolutions generally.
5. **Approved Signatories:** That the Approved Signatories be and are hereby authorised to perform the following acts and things for and on behalf of the Applicant, according to the signatory requirements and limits (if any) set by the Approved Persons:-
- (a) to operate the Accounts and to close any Account of which they are the Approved Signatories;
 - (b) to apply for, obtain, use and avail of any temporary overdraft or ad hoc trade or other facility or banking accommodation (including without limitation bankers' guarantees, letters of credit, bills of exchange purchased, bills discounting, trust receipts) and in connection therewith:-
 - (i) to pledge, charge, assign, endorse and deliver such goods, moneys, bills of lading, warehouse receipts, rights, title and interests as the Bank may require as security for the facility or banking accommodation;
 - (ii) to sign letters of pledge, charge, indemnity, guarantee, deposit, trust receipt or hypothecation and any other document as the Bank may require;
 - (iii) to give valid receipts and full discharges to the Bank for moneys, documents, securities or other property released by the Bank to the Applicant;
 - (c) to enter into foreign exchange trades and transactions with the Bank and to sign all documents in connection therewith;
 - (d) to authorise and request the Bank to purchase or sell for account of the Applicant, currencies, stocks, bonds and other securities and gold or other precious metals and to sign all documents in connection therewith; and
 - (e) to deal and agree with the Bank on any of the matters set out in this Resolution 5 generally.
6. **Approved Users:** That the Approved Users shall use the Services according to the authority specified by the Approved Persons for each of them and each Approved User may terminate his own use of the Services at any time. The Approved Users shall include the persons (by whatever name called in the documents for the Services) who have been appointed to use the Services by the Approved Persons.
7. That the Bank be and is hereby authorised to act on any instruction from the Approved Persons, Approved Signatories or Approved Users and honour any instrument, document, or instruction given by them within the limits and scope of their authority.

Change of Approved Persons, Approved Signatories and Approved Users

8. **Change of Approved Persons:** That any amendment to the list of Approved Persons, their authority and/or their signing conditions shall only be made by amending resolutions duly passed by the Applicant, and communicated to the Bank who shall be given a reasonable period of time to effect the amendment.
9. **Change of Approved Signatories and Approved Users:** That any amendment to the list of Approved Signatories and Approved Users and their authority shall only be made by written notice given by the Approved Persons signing according to the signing conditions set out in the Schedule hereto and communicated to the Bank who shall be given a reasonable period of time to effect the amendment.

Resolutions in Force and Reasonable Time for Amendment

10. That the Bank may rely on these Resolutions and the instructions given by the Approved Persons, Approved Signatories and Approved Users under their respective authority until the Bank has received and accepted to be in order, written notice of amendment or revocation of their authority or of these Resolutions and has had a reasonable period of time to give effect to the notice. The Bank shall be entitled to a reasonable period of not less than seven (7) business days from receipt of notice to process the notice. Before the Bank has updated its record, the Bank may act in reliance on the mandates in force prior to receipt of the notice.

Amending Resolution for Existing Accounts and Existing Services - Authority for Approved Persons

11. That the authority conferred on the Approved Persons by these Resolutions may be exercised by the Approved Persons in respect of all Existing Accounts and Existing Services including the authority to amend and revoke the mandate for any such Existing Accounts and Existing Services and until they are amended or revoked, the mandates for the Existing Accounts and Existing Services will remain in force.

Authority to Pay

12. That the Bank may debit the Accounts with any cheque, bill or note drawn on the Accounts or based on instructions, directions or orders given in respect of the Accounts whether the Accounts are in credit or overdrawn or may become overdrawn in consequence of such debit provided that such cheques, bills, notes, instructions, directions or orders are given or signed by the Approved Signatories acting within the limits and scope of their authority.
13. That the Bank be and is hereby authorised to honour all cheques, bills and notes without inquiry as to the circumstances of issue or the disposition of the proceeds even if drawn to the individual order of the person(s) signing, or payable to the Bank or others for his/their account or tendered in payment of his/their obligations.

Provision of Constitutive Documents

14. That the Bank be given a certified true copy of such constitutive documents in respect of the Applicant as the Bank may require.

Certification of Approved Persons, Specimen Signatures, and Copies / Extracts of Resolutions:

15. That as between the Applicant and the Bank:-
- (a) where the Applicant is a corporation, any one Director and Company Secretary or any two Directors or such person(s) authorised under its memorandum and articles of association/charter/constitution,
 - (b) where the Applicant is a LLP or a partnership, all its partners[#] or such person(s) authorised under its LLP agreement or partnership agreement,
 - (c) where the Applicant is a society, association, club or a management corporation, any two of its office bearers⁺,
- be and are hereby authorised to certify to the Bank:
- (i) the list of Approved Persons, their designation or title and their specimen signatures; and
 - (ii) a true copy or extract of any resolution passed by the Applicant (including these Resolutions) in connection with the Accounts and Services and such certification may be relied upon by the Bank as conclusive evidence of the passing of the resolutions so certified.
16. That any [director/company secretary*] / office bearer / two partners of the Applicant be and is hereby authorised to certify the constitutive documents of the Applicant and such certification may be relied upon by the Bank as conclusive evidence of the veracity of the constitutive documents."

Legend

A reference to a "partner" shall be read to include any person who is an authorised representative of such partner.

+ A reference to an "office bearer" shall be read as a reference to a person who is the president, the secretary, the treasurer, of the committee or other governing body (or persons holding similar or equivalent positions) of an Applicant which is a society, an association, a club, or a management corporation.

* Delete as appropriate.

Schedule of Approved Persons

Applicant Name: _____

Signing Conditions of Approved Person(s)

- Singly
 Any two jointly
 Others (please specify, e.g. : "One A and One B OR One A and One C OR Two Bs"):

No	Particulars of Approved Person(s)	Group (A, B or C)	Please sign within the boxes below
1.	Name: NRIC/Passport No.: Designation/Title:		
2.	Name: NRIC/Passport No.: Designation/Title:		
3.	Name: NRIC/Passport No.: Designation/Title:		
4.	Name: NRIC/Passport No.: Designation/Title:		
5.	Name: NRIC/Passport No.: Designation/Title:		

Certified this _____ day of _____ by the following persons for and on behalf of the Applicant:

Name:	Name:
NRIC/Passport No.:	NRIC/Passport No.:
Designation:	Designation:

Name:	Name:
NRIC/Passport No.:	NRIC/Passport No.:
Designation:	Designation:

DECLARATION OF RESIDENTIAL STATUS FOR PURPOSE OF WITHHOLDING TAX

Date: _____

Note:

- † The interest income derived from the Company's deposits with the Bank will be subjected to withholding tax if it is a non-resident¹ and has a permanent establishment² in Singapore and the funds used to make the deposits are obtained from the operations in Singapore.
- Withholding Tax is applicable only if option (II)(b)(i) is selected.
 - Withholding Tax is not applicable if options (I) or (II)(a) or (II)(b)(ii) is selected.
 - No other options are allowed other than the 4 options mentioned above.
- † All accounts indicated on this form must bear the same option i.e. where owner's declaration is not the same for all accounts indicated, more than 1 form should be used.

PART 1: PARTICULARS OF ACCOUNT(S) (*Please delete where inapplicable)

Customer Name: _____ Country of Incorporation: _____

Business Registration No: _____ Country of Business Operation: _____

Account No. 1: _____ (* CUR / GTD) Account No. 3: _____ (* CUR / GTD)

Account No. 2: _____ (* CUR / GTD) Account No. 4: _____ (* CUR / GTD)

PART 2: OWNER'S DECLARATION FOR THE PURPOSE OF SECTION 45 OF THE INCOME TAX ACT (Please where applicable)

We HEREBY DECLARE that the Company is:

(I) a resident in Singapore.

(II) a non-resident¹ in Singapore and (a) do not have a permanent establishment² in Singapore.

(b) have a permanent establishment² in Singapore and

[Please tick 1 (one) option only]

(i) the funds used to make the deposits are obtained from the operations in Singapore; or

(ii) the funds used to make the deposits are not obtained from the operations in Singapore.

On behalf of the Company, we undertake to inform you as soon as there is any change in the Company's tax residential status.

*Authorised Signature

Name:

Date:

Date

¹ A company or a body of persons is a non-resident in Singapore if the control and management of whose business is exercised outside Singapore.

² A "permanent establishment" means a fixed place where a business is wholly or partly carried on including a place of management, a branch, an office, a factory, a warehouse, a workshop etc.

PART 3: FOR BANK USE

Attended By:

Approved By:

Signature & Name:

Signature & Name: