

Customer ID: **Joint Account Holder:**Title: Mr. Mrs. Madam Ms. Dr. MasterFull Name: Singapore Citizen Singapore Permanent Resident NRIC No. Foreigners: EP S Pass WP Student Pass FIN No. Dependent Pass Issue Date: Expiry Date: Passport No. Aadhar No.: Expiry Date: PAN No.: Date of Birth: Place of Birth: Marital Status: Single Married Others - _____ Gender: Male FemaleRace: Indian Chinese Malay Others - _____Residential Address: Country: PIN: Contact Details: Home: Office: Mobile: E-mail: _____Mailing Address: PIN Employer Name & Address: PIN: Educational Qualification: Primary Secondary Graduate Diploma Post Graduate OtherOccupation: Self Employed Business Banker Doctor Engineer Lawyer Teacher
 Worker Student Housewife Other - _____**Details of nationalities held:**

Sr. No.	Nationality	ID Number	ID Type	Identity Expiry Date							
01.				D	D	M	M	Y	Y	Y	Y
02.				D	D	M	M	Y	Y	Y	Y
03.				D	D	M	M	Y	Y	Y	Y

Annual Income: Up to S\$ 20,000 S\$ 20,001 – 35,000 S\$ 35,001 – 50,000 S\$ 50,001 – 75,000
 S\$ 75,001 – 100,000 S\$ 100,001 – 200,000 Above S\$ 200,000Source of wealth of the customer: Salary Inheritance or Gift
 Business Sale proceeds arising out of sales of property
 Sales Proceeds of Financial Assets like bonds, shares Other _____Source of funds: Salary Business proceeds Return on Investment Other _____Country of funds origin: Singapore Other _____Joint Applicant: Date:

Main Account Holder:**Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS) Declaration**Are you a tax resident of Singapore? - Yes No (if yes, NRIC/FIN will be Tax Identification Number (TIN))

If you do not have NRIC / FIN please provide ASGD / ITR - _____

Are you a tax resident of any other country? Yes No (if yes, please provide Tax Residency Details)

Sr. No.	Country of Tax Residency	TIN	Reasons for not having TIN (1, 2 or 3)
01.			
02.			
03.			

* (Tax Residency is the Country in which you are liable to pay income and/or capital gain Tax)

- The country where the account holder is Tax Resident does not issue TIN to its residents
- The account holder is otherwise unable to obtain a TIN or Equivalent Number for the reasons explained below: _____
- No TIN is required, as the Authorities of the country of the Tax Resident entered above do not require the TIN to be disclosed.

United States of America Foreign Account Tax Compliance Act (FATCA) Declaration:

I/we hereby confirm I/we understand the FATCA requirements, I/we hereby declare that I/we am/are

 A US citizen or US Tax Resident (e.g. Passport Holder/Green Card Holder/US Tax Payer)**The US Form W-9 signed by me/us is/are enclosed.** My/our Social Security Number is/are _____ A Non US Individual with US indicia as per FATCA (i.e. having a US place of Birth or US Resident / Mailing Address/ PO Box Address or US Contact Number or Payment Instructions to an account maintained in US or Power of Attorney / Signatory Authority granted to person with an US Address or an in-care-of or hold-mail address with the US). **The US Form W-8 BEN signed by me/us is/are enclosed.** Not a US individual and do not have any US indicia as per FATCA**Main Applicant:**

Name: _____**Date:**

D	D	M	M	Y	Y	Y	Y
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Name: _____**Date:**

D	D	M	M	Y	Y	Y	Y
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Account opening details:

Type of account: Savings Account Current Account

Currency of account: Singapore Dollar US Dollar

Mode of Operation: Single Joint (Either or Survivor) Jointly Other _____

Term Deposit: Tenure - ____ Days ____ Months ____ Year **Amount (\$\$)** - _____

Maturity Instructions: - Account Credit - _____
 Rollover Principal - Tenure: ____ Days ____ Months ____ Year
 Principal + Interest - Tenure: ____ Days ____ Months ____ Year

Funding Details: Cash deposited: \$\$ - _____
 Account Debit: \$\$ - _____
 Cheque – Cheque No. _____ Date: _____ Bank: _____
 NETS Credit: Transaction Reference No. _____
 Manager's Cheque: No. _____ Date: _____ Bank: _____
 Closure proceeds from Term Deposit No. _____

Receipt Conformation: Terms and conditions governing account opening Pricing Guide
 Notice on Personal Data Protection Act

Statement of account: Printed Statement only

Purpose of opening of Account: Salary Credit Transactional / Operational
 Investment Remittance Other _____

Declaration: I / We agree and confirm that all the information provided by me /us in this application is true and correct to the best of our knowledge and belief and will be repeated for so long as I/we have a relationship with UCO Bank and that the Bank shall be duly entitled to rely on the accuracy of such information without any further investigation on the part of the Bank. In case of any change, I /we will bring it to the notice of the Bank. I/We conform having read and understood the general terms and conditions of account opening and the Bank's notice on Personal Data Protection Act as provided at the time of account opening. I/We further acknowledge receipt of the Bank's notice on Personal Data Protection Act and consent to the contents therein including the uses and disclosure of my/our personal data described therein. I/We undertake all funds being routed by me/us under this deposit(s) is/are legitimately sourced and not related to any criminal activities/drug trafficking/terrorist Activities/other forms of Money Laundering and suspicious activities and do not violate any provision of the law in this regard. I/We also acknowledge that in case it is found, during the tenure of the deposit that the above conditions are not fulfilled, the Bank will be at liberty to inform Regulatory / Law Enforcing Authorities in compliance with the regulations/legal provisions in Singapore or any other country and will initiate suitable action as deemed fit including closure of the account.

Foreign Currency Risk: I/We acknowledge that there is an inherent exchange rate risk in foreign currency deposits. Adverse movement in the exchange rate could reduce (or even eliminate) my return or earnings on the foreign currency deposits and perhaps even part of the original investment. Such accounts may also be subject to exchange controls if any, imposed on the currency held.

Tax Status Declaration: I/We declare that I/we comply all the applicable tax laws in India, Singapore, United States, Malaysia, Indonesia and other applicable countries and have not committed any tax related offence in any jurisdiction. I/We am/are not aware of any investigation or allegations against me/us for any tax related offence. I/We declare that no funds for the purpose of evading any tax duly payable to any applicable government authority, go in or out of this account and all accounts maintained with UCO Bank. I/We declare that I/we will notify the Bank within thirty (30) days of any account status changes under the FATCA / CRS requirements set by the US IRS, CRS and any other similar arrangements. Upon request, I/we agree to provide to the Bank supporting Tax documentation issued by the applicable countries Tax Authority.

If there is any update of my/our status affected by FATCA/CRS, I/we hereby agree to notify and furnish UCO Bank with the relevant documentary evidence within thirty (30) days of such change. I/We consent and authorise UCO Bank to:

a) Withheld any applicable payment in the account b) Report or disclose all relevant information relating to arising from the account c) terminate (with prior notice), my/our contractual relationship with UCO Bank.

Deposit Insurance Scheme: Singapore Dollar Deposits of Non-Bank depositors are insured by the Singapore Deposit Insurance Corporation, up to S\$ 50,000 in aggregate per depositor per scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Beneficial Ownership Declaration: I/We conform that I/we am/are beneficial owner of this account and I/we am/are acting on my/our own behalf for the purpose of this account.

Main Applicant: **Joint Applicant:**

Name: _____
Date:

Introduced By: _____ Relationship with Customer _____ How long known to Customer _____

Attended by: _____ Approved by: _____
Designation: _____ Designation: _____

Account No.

AGREEMENT (To be signed by person(s) authorised to open the Account)

I/We wish to open the above stated account and have received, read, understood and agree to abide and subject to the Terms and Conditions Governing Accounts of UCO Bank, Singapore Branch, and the respective services linked to my/our account and the Bank's Notice on Personal Data Protection Act as provided at the time of Account Opening. I/We further acknowledge receipt of the Bank's Notice on Personal Data Protection Act and consent to the contents therein including the uses and disclosure of my/our personal data described therein.

I/We hereby certify and confirm that the person(s) whose signatures appear in the Authorised Signatories section acting according to the signing condition/mandate indicated therein are authorised and have sufficient authority to draw, sign, endorse, accept or make for on my/our behalf all cheques, bills of exchange, orders to pay and any other instruments in respect of or in connection with the Account. All transactions effected by the said person(s) shall be binding and conclusive on me/us.

I/We authorise you to honour all payment instructions signed in accordance with the stated signature requirements. I/We agree not to overdraw my/our account without prior arrangement and approval. I/We certify and confirm that I/We have the power and authority to sign and deliver this application form and the resolution attached.

I/We hereby confirm that I am/we are the ultimate beneficial owner(s) of the Account(s). In the case of any change in beneficial owner(s), I/We undertake to provide any information or documentation that the UCO Bank Singapore Branch, may require to identify the new beneficial owner(s) of the Account(s).

I/We are NOT the ultimate beneficial owners of the Account(s) and the required details of the ultimate beneficial owner(s) are declared in the attached Beneficial Ownership Declaration Form. We confirm that this entity is not insolvent, wound up nor placed in liquidation, judicial management or receivership.

I/We hereby declare we do not nor we do plan to do so in the future, any dealings with or in, or any funds sourced from or outgoing to, any United States sanctioned countries, i.e. Balkans, Belarus, Myanmar, Ivory Coast, Cuba, Congo, Iran, Liberia, Lebanon, Libya, North Korea, Somalia, Sudan, Syria, Zimbabwe, or any sanctioned country listed in the official US Treasury OFAC website.

I/We agree and undertake to inform the Bank in writing and to provide information and supporting document(s) if there is any change in company name, contact details, shareholding structure, Directorship, or any potential or actual business/venture, directly or indirectly, with any Individual or entity domiciled in any United States sanctioned country mentioned above or stated in the official US Treasury OFAC website.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$ 50,000 in aggregate per depositor per scheme member by law. Foreign currency deposits, dual currency Investments, structured deposits and other Investment products are not insured.

Authorised Person to open this Account
Name: _____
NRIC/Passport No: _____
Designation: _____
Date: _____

Authorised Person to open this Account
Name: _____
NRIC/Passport No: _____
Designation: _____
Date: _____

**UCO BANK
SINGAPORE**

Re: Authorization for Release of Account Balances and Transactions Details

In connection with our banking operations, we hereby authorize the following persons to enquire on the balances of our account and banking transactions details through telephone. We note to communicate to you promptly of any changes/additional/deletions in the list of such authorized persons.

	Name	IC Number	Designation
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

In consideration of your having released/to release the said information upon my/our request, I/We do hereby agree to indemnify you and hold you harmless and indemnified at all times hereafter against all losses, damages, costs, charges and expenses which you may sustain or suffer or be put to or may become liable or incur by reason or as consequence of your having released/to release the said information and also against all actions suits, proceedings claims and demands whatsoever made or preferred against your in relation to or arising out of or in connection with the release of our account balance and banking transactions details..

Yours faithfully,

.....
 Authorised Signatory

Account No.

ACCOUNTS TERMS AND CONDITIONS

Account No:

Name

IC No.

- | | |
|---------|-------|
| 1. | |
| 2. | |
| 3. | |

- This Deposit Account is **not transferable / negotiable**.
- Minimum Balance to be maintained in the account at all times is:-
 - Corporate Account - Current**
Singapore Dollars 5000.00 / USD 1000.00 failing which, a minimum of SGD 20.00 and USD 20.00 will levied on a monthly basis.
 - INDIVIDUAL ACCOUNTS - - Current**
Singapore Dollars 2000.00 / USD 1000.00 failing which, a minimum of SGD 15.00 and USD 20.00 will levied on a monthly basis.
 - SAVINGS BANK**
Singapore Dollars 200.00 failing which, a minimum of SGD 5.00 will be levied on a monthly basis.
- Any change in customer's details should be notified to the bank in writing.
- Cheques are accepted subject to subsequent verification, collection and final receipt of funds by the Bank.
- If the account is not operated for more than 15 months, the bank will transfer the outstanding balance to an in operative account which is subject to a charge on a half yearly basis of SGD 50.00. (While for other respective currency 50.00)
- I/We hereby confirm that I am/we are the beneficial owner(s) of the Account (s). In the case of any Account(s) opened in trust for someone else, I/we undertake to provide any information that UCO Bank may require to identify the beneficial owner(s) of the Account

I/We have read and agree to comply with the terms and conditions as mentioned above.

.....
Signature of Depositor(s)

Date:

D	D	M	M	Y	Y	Y	Y
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UCO BANK
SINGAPORE*Dear Sirs,*

I/We may have occasion from time to time to hand you for collection or negotiation Cheques, Drafts or Bills of Exchange (with or without Documents attached) and I / we hereby agree to your forwarding the same to your agents for the time being for collection or negotiation. In the event of your having no independent Collecting Agent at any centre, I/we hereby authorise you to send cheques by mail directly to the drawee Bank itself. I / we hold you harmless /free from responsibility and indemnified for any loss suffered by you in handling this business due to any cause whatsoever including delay in transit, presentation, payment or default by your agent.

In addition to your ordinary rights as holders of such Cheques, Drafts or Bills or Exchange you are authorised to accept in payment thereof a Banker's Cheque or Banker's Cheque payable in your station or at other places and in the event of such cheque or cheques not being paid on presentation to debit the amount to our account with all charges incurred thereon. I/We confirm that you can present the bills and receive the amounts in respect thereof in accordance with the usage of the place where the Bills are made payable.

It is understood that these transactions are in all respect at our entire risk and responsibility.

It is understood that the T. T. is being sent by you or by your correspondent on remitter's risk and responsibility and the Bank/s will not be held liable for any error, omission or delay whatsoever which may arise during transmission thereof or misinterpretation of message at destination.

Yours faithfully,

(Name: _____)

Account No.

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INDEMNITY

We request you to accept and act on the instruction and authority given to you by us to honour all orders in the name of: _____

by e-mail or facsimile and to honour all orders given as aforesaid to debit the amount as ordered to the Company's account or any of its account whether it or they be in credit or overdraw or may become overdrawn in consequence of such debit.

And to act on any instructions given as aforesaid with regards to any account or transactions of the Company including the deposit and withdrawal of the securities; documents, boxes or other property deposited with the Bank and the granting of credits or guarantees.

In consideration of your acceding to our request aforesaid we hereby undertake and agree to indemnify you and save you harmless from and against all actions, charges, damages, expenses, claims and demands which may be made against you or which you may sustain by reason of your acting on instructions or orders given to you by e-mail or facsimile in the names of _____

We also agree and confirm that you will not be responsible in any way for any unauthorised instructions or orders given to you and that you will not be under any duty to verify the identity of the sender of the e-mail or facsimile instructions or orders or enquire in the genuiness or authenticity of such e-mail or facsimile instructions or orders. Bank will not be responsible for any such acts / omission on part of the remitter / Customer.

Our request and indemnity herein shall continue until we give you written notice signed by any authorised signatories _____

Revoking or terminating the request and indemnity herein given, provided that notwithstanding such written notice the indemnity herein shall continue to apply in respect of any action taken by you before the date of receipt by you of such written notice.

Signature of Depositor(s)

.....
Name:

.....
Name:

D	D	M	M	Y	Y	Y	Y
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Date:

To: Customer / Guarantor / Mortgagor / Third Party Security Provider /Other Individuals

NOTICE ON PERSONAL DATA PROTECTION ACT

Dear Valued Client,

1. The Personal Data Protection Act (No. 26 of 2012) ("**PDPA**") of Singapore regulates the collection, use and storage of personal data of individuals. Pursuant to UCO Bank Singapore Branch's'(UCO) commitment to be compliant with the PDPA, the terms and conditions stipulated in this Notice on Personal Data Protection Act ("**Notice**") shall form a part of the terms and conditions governing your relationship with UCO ("**General Terms and Conditions**") with effect from 1 July 2014 ("**Effective Date**").
2. Personal data ("**Personal Data**") includes any data about an individual, including applicant, guarantor, property mortgagor, security providers or customer or a director, officer, employee, shareholder of an applicant or customer (each an "**Individual**"), who can be identified from that data such as an Individual's name, NRIC, passport or other identification number, telephone numbers, address, email address and any other information that is or may be collected by UCO through the establishment or continuation of banking facilities, accounts, services, provision of credit facilities or any other services or accommodation to customers.
3. UCO will necessarily need to collect, use, disclose and/or process your Personal Data to allow UCO to process, administer and/or manage your relationship with UCO, including opening and/or continuing an account, establishing and/or continuing credit facilities and/or providing and/or continuing to provide banking, or other services from time to time. We will inform you at the relevant time if refusal to provide Personal Data means that UCO is unable to so perform.

Permitted Purposes:

4. UCO will use your Personal Data only for one or more of the following purposes and any other directly related purposes (collectively, the "**Purposes**") and you hereby agree and consent to such use for such Purposes:
 - i. carrying out customer's instructions or responding to any enquiry from an Individual given by that Individual or on behalf of that Individual;
 - ii. the daily operation of the account, investment or other services, credit facilities or accommodation provided to customers of UCO;
 - iii. carrying out credit checks or debt collection or assisting other financial institutions to do so;
 - iv. ensuring ongoing credit worthiness of an Individual;
 - v. conducting checks with the Do Not Call Registry;
 - vi. determining the amount of indebtedness owed to or by an Individual;
 - vii. enforcement of any charge or security or collection of sums due from an Individual or any other persons providing security or guarantee for that Individual's obligations;
 - viii. complying with the obligations, requirements or arrangements for disclosing and using data that apply to UCO or any of its branches or that it is expected to comply according to:
 - a) any law, regulation or by-law binding or applying to UCO or any of its branches within or outside Singapore existing currently and in the future;
 - b) any guidelines or guidance, codes, directives, rules, circulars or such other document (whether or not having the force of law) given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Singapore existing currently and in the future; and/or
 - c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on UCO or any of its branches by reason of its financial, commercial, business or other interests or activities

in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;

- ix. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the UCO Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- x. for reasonable internal management purposes relating to the operation of the services provided to customers of UCO (including without limitation, the defence of claims and the monitoring of the quality and efficiency of services);
- xi. providing or using a credit reference service or debt collection service;
- xii. preparing and providing credit reports and credit watch lists, conducting consumer credit scoring and preparing and maintaining a consumer credit database and providing access to that database;
- xiii. investigating and settling disputes, resolving complaints, and handling requests for data access or correction;
- xiv. coaching employees and monitoring for quality assurance;
- xv. monitoring and recording of telephone calls for quality, training and security purposes;
- xvi. disclosing details to remittances and wire transfers (including with limitation, the personal data of the originating customer or remitter); and/or
- xvii. where any agreement, transaction or facility is assigned, transferred or novated or any participation, sub-participation or other similar arrangement made or where duties are delegated, to enabling an actual or proposed assignee, or transferee or person in whose favour the same is novated, or participant or sub-participant, delegate or successor to evaluate the transaction intended

Permitted Disclosures

5. Personal Data held by UCO BANK relating to you may be provided to the following third parties, whether located within or outside Singapore, but and only for the Purposes described above ("**Disclosure**") and you hereby acknowledge and consent to such Disclosure:
 - i. to and between members of the UCO Group, and their respective employees, officers and agents;
 - ii. to UCO's auditors, legal, tax and/or other professional advisers, consultants, insurers, insurance partners and unit trust platform partners;
 - iii. any contractor or third party that provides administrative, telecommunications, computer, payment, securities clearing or depository, settlement, custodian, professional or other directly related services selected or used by UCO or any or any of its branches in relation to the operation of its business, mailing houses, telecommunication companies;
 - iv. to any financial institution including without limitation, correspondent and remittance institutions with which you may have dealings with;
 - v. to any person who is entitled to demand or request you to make disclosure;
 - vi. to any credit reference agencies and in the event of default, to any debt collection agent appointed by UCO, as UCO may, in its absolute discretion, deem necessary or expedient and notwithstanding that such information may be transmitted out of the jurisdiction in respect of which it was supplied and the laws concerning confidentiality, banking secrecy or data protection are more or less stringent in the place to which the information is transferred;
 - vii. to any introducer or third party who has introduced you to UCO or vice versa for the purpose of entering into an agreement for the provision of banking or other services to you;
 - viii. to any person to whom you or UCO or any of its branches are under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, regulation or by-law binding on or applying to UCO or any of its branches or with which

UCO or any of its branches are expected to comply, or for any disclosure under and for the purposes of any guidelines or guidance, code, directives, rules, circulars or such other document (whether or not having the force of law) given or issued by any local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies with which are applicable to UCO or of its branches or with which UCO or any of its branches are expected to comply;

- ix. to any credit bureau and parties to whom such credit bureau is permitted to disclose the same information for the purpose of the assessment of the creditworthiness of any persons;
- x. to a person whom UCO believes in good faith to be you or the appointed attorney, representative or authorized signatories or otherwise any authorized person;
- xi. to a person or a class of persons specified in the second column of the Third Schedule to the Banking Act, Chapter 19 of Singapore (as may be amended or revised from time to time) ("**Banking Act**");
- xii. to you executor or administrator and their legal advisers;
- xiii. to any person in connection with any dispute resolution where a dispute resolution centre and/or its representatives are investigating, dealing, adjudicating or mediating any complaint, query, dispute or claim in connection with you;
- xiv. to any person under a duty of confidentiality to UCO which has undertaken to keep such information confidential;
- xv. to any person to whom disclosure is permitted or required by any statutory provision or law;
- xvi. to any permitted assigns;
- xvii. to UCO's successors in title;
- xviii. to any person with your express consent; and/or
- xix. to any local or foreign regulatory body, governmental agency, statutory board, ministry departments or other government bodies and/or its office.

6. UCO BANK' rights of Disclosure of your Personal Data:

- i. is not, and shall not be deemed to constitute, an express or implied agreement by UCO with you for a higher degree of confidentiality than that prescribed in Section 47 of the Banking Act and the Third Schedule to the Banking Act;
- ii. shall be in addition to and shall not be in any way prejudiced or affected by any agreement, expressed or implied, between you and UCO;
- iii. are in addition to and without prejudice to all other rights UCO may have under the Banking Act or any other statutes or subsidiary legislation and in law; and
- iv. will continue even if any of your accounts with UCO is closed, any of the services provided to you by UCO cease or any of the agreements you have with UCO is terminated.

Miscellaneous

7. You may withdraw your consent given for the use or Disclosure of your Personal Data for any or all Purposes in writing by using the prescribed form which is available at UCO's branches. UCO will inform you at the relevant time if your withdrawal of consent, depending on the circumstances and the nature/extent of your withdrawal, would result in UCO being unable to perform or provide any banking facilities, accounts, services or accommodation and hence may be considered a termination of any contractual relationship that you may have with UCO, and/or a breach of your contractual obligations or undertakings, and UCO's legal rights and remedies in such event are expressly reserved.
8. For the avoidance of doubt, should the PDPA allow for an organization such as UCO to collect, use or disclose your Personal Data without the need for your consent, such permission granted by the law shall continue to apply.
9. You hereby acknowledge and agree that the signing of the application forms, the account opening documents and/or the PDPA Consent Form shall constitute and be deemed to be sufficient written permission for any such disclosure by UCO whereby your written permission is required by law or otherwise.

10. You may submit a request for access to your Personal Data or for making correction to your Personal Data stored with UCO or for obtaining any information regarding UCO's policies and practices and kinds of Personal Data held by UCO BANK to:

**Data Protection Officer
UCO Bank, Singapore
3 Raffles Place, #04-00
Bharat Building
Singapore 048768**

11. UCO has the right to charge a reasonable fee for the processing of any data access request.
12. References herein to a 'person' include any person, firm, company, corporation, association, agency, trust or partnership.
13. The terms set out in this Notice shall be effective on and from the Effective Date. In the event of any inconsistencies between the terms set out in this Notice and the General Terms and Conditions, the terms of this Notice shall prevail.

Should you require any clarification to the above or generally on UCO BANK' policy of the collection, use and disclosure of your Personal Data, please do not hesitate to contact our data protection officer (DPO).