

SINGAPORE

1. Bank's Standard Account Opening Form ---
 - a. Agreement to open the account ---
 - b. Notice of Personal Data Protection Act ---
 - c. Authorization for Release of Account Balances and Transactions Details ---
 - d. Remittance Disclaimer Form ---
 - e. Accounts Terms and Conditions ---
 - f. B- 40 ---
 - g. Fax Indemnity Form ---
 - h. Resolution ---
 - i. Tax Declaration (as applicable) ---
 - j. FATCA Form (As applicable) ---
2. Specimen Signature Card ---
3. Entity Tax Residency Self-Certification Form under Common Reporting Standards ---
4. Controlling Person Self-Certification Form under Common Reporting Standards ---
5. FATCA – W-9 and / or W-8 BEN Forms ---

Documents to be attached with account opening forms

<u>Sr. No.</u>	<u>Particulars</u>	<u>Status</u>	<u>Date</u>
01.	Latest Business Profile extract	<input type="checkbox"/>/...../.....
02.	Certified Copy of Companies MA and AA	<input type="checkbox"/>/...../.....
03.	Certificate of Incorporation	<input type="checkbox"/>/...../.....
04.	Board Resolution (on Company's Letter Head) to open the account with UCO BANK along with forwarding letter	<input type="checkbox"/>/...../.....
05.	Brief Company Profile describing the their Business	<input type="checkbox"/>/...../.....
06.	Latest Statement of account with any other Bank in Singapore - 3 Months (if applicable)	<input type="checkbox"/>/...../.....
07.	Identity Cards including Passport, PR / NRIC/ FIN Card, PAN Card, AADHAR Card, OCI Card,	<input type="checkbox"/>/...../.....
08.	Address Proof for the Directors, Authorized Signatories or Shareholders and Company	<input type="checkbox"/>/...../.....
09.	Company Director's or Authorized Signatory Stamp With Company Seal	<input type="checkbox"/>/...../.....
10.	Authorisation to release of Balance (on letter Head)	<input type="checkbox"/>/...../.....

Instruction:

1. All Signatories have to sign in the presence of one of the Bank Official
2. Introduction from one of the existing account holder is required
3. Minimum Initial Deposit – S\$ 5000.00 or US\$ - 1000.00
4. Minimum Balance – S\$ 5000.00 or US\$ - 1000.00
5. Charges for not maintaining minimum balance – S\$ 20.00 or US\$ 20.00 per month
6. Tax Declaration to be submitted by all Directors, Authorized Signatories or Shareholders
7. FATCA Form by Company, all Directors, Authorized Signatories or Shareholders with W-8 BEN
8. Company has to provide brief description outlining their nature of business / dealings, turnover (expected turnover in case of new Company), Countries of Import/ Export

Countries of Business/ 1. _____ 2. _____

Operations: 3. _____ 4. _____

Key Buyers: 1. _____ Country: _____
2. _____ Country: _____
3. _____ Country: _____

Key 1. _____ Country: _____

Suppliers: 2. _____ Country: _____
3. _____ Country: _____

Any existing relationship with UCO Bank:

Country: _____ Branch: _____ Relationship: _____

Account Name: _____

Annual Income: _____ Audited: Yes No

Other Income: _____ Annual Turnover: _____

ACCOUNT PARTICULARS:

Mailing

Address:

Country																		PIN				

Type of account: Current Account Fixed Deposit

Currency of account: Singapore Dollar US Dollar

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: _____
 MEPS/SWIFT Credit: Transaction Reference No. _____
 Manager's Cheque: No. _____ Date: _____ Bank: _____
 Closure proceeds from Term Deposit No. _____

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

Statement of account: Printed Statement only

Source of funds: Services Rendered Business proceeds Return on Investment Other _____

Source of wealth: Business Investment Inheritance Sale of property Other _____

Country of funds origin: Singapore Other _____

Is your Company having a multi-layer structure? Yes No

(If YES, please separately provide economic purpose of having such a structure).

Do you have nominee shareholders or directors? Yes No

(If YES please provide reasons separately).

Does your company issue shares in bearer form? Yes No

Expected modes of deposits in the account: You may tick more than one box:

Cash Wire Transfers DD/Cheques Others _____

Please specify Expected modes of withdrawals from account: (You may tick more than one box):

Cash Wire Transfers DD/Cheques Others, _____

DECLARATION OF BENEFICIAL OWNERSHIP:

"**beneficial owner**", in relation to a customer of a bank, means the natural person who ultimately owns or controls the customer or the natural person on whose behalf a transaction is conducted or business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement (as per MAS Notice - 626)

I / We declare that the following persons ultimately own and/or control the Customer (s):

(Please tick one of the following):

- Sole-proprietorships/partnerships) the sole-proprietor or all the partners, as the case may be
- (Associations/Clubs/Societies) all the members of the association/club/society
- (Companies) the shareholders of the company
- Others whose the identities are stated below (please furnish copies of their identity documents)^
- Not applicable, as this entity is a registered charity

(^ Where the Beneficiaries exceed 3, please attach separate sheet with certified true copies of all BO's identity documents)

DECLARATION OF BENEFICIAL OWNERSHIP: FIRST

Title: Mr. Mrs. Madam Ms. Dr. Master

Full Name:

Singapore Citizen Singapore Permanent Resident NRIC No.

PAN No.

 Aadhar No.

Passport No.:

 Expiry Date:

Nationality: Singapore India China Malaysia Other _____

Occupation: Self Employed Business Banker Doctor Engineer Lawyer
 C. A. Housewife Teacher Other -

Residential Address

Country:

 PIN:

Contact Details: Home:

 Mobile:

Office:

 E-mail: _____

DECLARATION OF BENEFICIAL OWNERSHIP: SECOND

Title: Mr. Mrs. Madam Ms. Dr. Master

Full Name:

Singapore Citizen Singapore Permanent Resident NRIC No.

PAN No. Aadhar No.

Passport No.: Expiry Date:

Nationality: Singapore India China Malaysia Other _____

Occupation: Self Employed Business Banker Doctor Engineer Lawyer
 C. A. Housewife Teacher Other -

Residential Address

 Country PIN

Contact Details: Home: Mobile:
 Office: E-mail: _____

DECLARATION OF BENEFICIAL OWNERSHIP: THIRD

Title: Mr. Mrs. Madam Ms. Dr. Master

Full Name:

Singapore Citizen Singapore Permanent Resident NRIC No.

PAN No. Aadhar No.

Passport No.: Expiry Date:

Nationality: Singapore India China Malaysia Other _____

Occupation: Self Employed Business Banker Doctor Engineer Lawyer
 C. A. Housewife Teacher Other -

Residential Address

 Country PIN

Contact Details: Home: Mobile:
 Office: E-mail: _____

SHAREHOLDING PATTERN:

Beneficiary	First	Second	Third	Total
% of Shares Held				

I / We acknowledge and confirm that UCO Bank, Singapore shall be entitled to rely on my / our declaration above on the identity(ies) of and information relating to the Beneficial Owners of the Account.

Is this customer a subsidiary of a listed entity? If yes, please provide details:

Full Name of Parent Entity	Name of Exchange listed on	Country of Incorporation	% of Share Held
1.			
2.			
3.			

I / We undertake to inform the Bank in writing should there be any changes to the ownership/shareholding structure in the future.

AUTHORIZED SIGNATORIES:

Personal Particulars				Specimen Signature	
1.	Name:			Designation:	
	Passport / NRIC Number:		Nationality:		
	Residency:		Date of Birth:		
	Residential Address and E-mail:				
2.	Name:			Designation:	
	Passport / NRIC Number:		Nationality:		
	Residency:		Date of Birth:		
	Residential Address and E-mail:				
3.	Name:			Designation:	
	Passport / NRIC Number:		Nationality:		
	Residency:		Date of Birth:		
	Residential Address and E-mail:				
4.	Name:			Designation:	
	Passport / NRIC Number:		Nationality:		
	Residency:		Date of Birth:		
	Residential Address and E-mail:				

Signing Conditions: Single Any two Jointly Grouping and signing limits as below

.....

PURPOSE OF OPENING THE ACCOUNT: (You may select multiple options)

- Business Transactions
- Investments
- Others, please specify _____
- Loan Repayment
- Remittances

INTRODUCTION:

Account introduced by (Name & Signature) : _____

Introducer's relationship with Customer: _____

How long known to Customer: _____

Introduction, if waived (Reason): _____

SIGNATURE:

Authorised Person to open this account

Name:

NRIC No. _____

Designation: _____

Authorised Person to open this account

Name:

NRIC No. _____

Designation: _____

Date:

D	D	M	M	Y	Y	Y	Y
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FOR OFFICE USE:

Attended by:

Name:

Designation:

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Approved by:

Name:

Designation:

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

AGREEMENT (To be signed by person(s) authorized 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, 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 of 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/or 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.

Please tick EITHER one of the following:

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 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 do we plan to do so in the future, any dealings with or in, or any funds sourced from or outgoing to, any UN/MAS or United States Department of the Treasury OFAC sanctioned countries listed in the official websites.

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 UN/MAS or United States sanctioned county stated in the official websites.

TAX STATUS DECLARATION: I/We declare that I/We comply with all applicable tax laws in India, Singapore, United States and all other applicable countries and have not committed any tax related offence in any jurisdiction. I/We are not aware of any investigation or allegation against me/us for any tax related offence. I/We declare that no funds for the purpose of evading any tax due payable to any applicable government authority, go in or out of this account and all account(s) maintained with the Bank. I/We declare that I/we will notify the Bank within thirty (30) days of any account status changes under the FATCA requirements set by the US IRS. Upon request, I/We agree to provide to the Bank supporting tax documentation issued by the applicable country's tax authority.

DEPOSIT INSURANCE SCHEME: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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 Account

Name: _____

NRIC/Passport No.: _____

Designation: _____

Date:

D	D	M	M	Y	Y	Y	Y
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Authorised Person to open Account

Name: _____

NRIC/Passport No.: _____

Designation: _____

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:

Date:

D	D	M	M	Y	Y	Y	Y
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Date:

D	D	M	M	Y	Y	Y	Y
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BOARD RESOLUTION

**UCO BANK
SINGAPORE**

Extracts of the Minutes of the Meeting of the Board of Directors of M/s. _____

held at its registered office at _____

_____ on _____

Resolved:

(A) That an account be opened with the UCO Bank at Singapore

(B) And that the Bank be instructed to honour all cheques, Promissory Notes and other orders drawn by and all bills accepted on behalf of the Company whether such account be in credit or overdrawn and to accept the credit to the account of the Company all monies deposited with or owing by the Bank on any account or accounts at any time or times kept or to be kept in the name of Company and the amount of of all cheques, notes, bills, other negotiable instruments, orders or receipt provided they are endorsed/ signed by _____

_____ for the time being of the Company (hereinafter mentioned as "Authorised Signatory(ies)") singly or jointly such signature(s) shall be sufficient authority and bind the Company in all transactions between the Bank and the Company including those specifically referred to.

(C) And that the said authorised signatory / signatories be authorised to withdraw and deal with any of the Company's securities or properties or documents of title thereto which may be deposited with the Bank from time to time whether by way of security or otherwise.

(D) a) And that the said "authorise signatory/signatories" be authorised to arrange with the Bank for advances to the Company by way of cash credit, loan, overdraft, discounting of bills, opening of letters of Credit, releasing of documents against trust receipts, Signing or counter signing guarantees and any other type of credit facility from time to time as required and to sign, seal get registered and deliver on behalf of the Company, all documents and forms relating to any security (in relation to deposit or withdrawal or otherwise) to secure such advances temporarily or otherwise against pledge, mortgage, charge, hypothecation, lien of all or any of the properties of the Company movable or immovable and such other securities including goods and to sign any instructions, indemnities and counter-indemnities which may be required by the Bank from the Company in connection with the Company's business.

b) And that the said "authorised signatory / signatories" of the Company be and are hereby authorised to affix the Company's seal on the Documents in terms of article _____ of the articles of Association.

(E) And that the said "Authorises Signatory/Signatories" are authorised to acknowledge all types of debts on behalf of the Company.

(F) And that the Bank be furnished with a copy of its memorandum and article of association and a list of names and specimen signatures of the directors, secretary and other officer (s) of the Company authorised to sign on behalf of the Company and be informed from time to time by a notice in writing under the hand of the chairman of any changes which may take place therein and be entitles to act upon such notice until the receipt of further notice under the hand of the Chairman.

(G) And that a copy of any resolution of the Board if purporting to be certified as correct by the Chairman of the meeting and by the secretary or another director shall as between the Bank and the Company be conclusive evidence of the passing of the resolution so certified.

(H) And that this resolution be communicated to the Bank and remain in force until notice in writing be given to the Bank by the Chairman of the Company.

Certified that the borrowings of the Company under the above resolution are within the borrowing powers of the Company, further certified that no debentures have been issued by the Company creating a floating or specific charge on the securities which will be charged for the advance to be taken in pursuance of the above resolution nor a prior charge thereon for raising an advance has been created in favour of any other Bank or lender.

In the event of the Board appointing another signatory or other signatories in place of the "authorised signatory / Signatories" and notifying the Bank that a resolution has been passed to that effect, the contents of this resolution shall apply to such substituted signatories.

Certified that the above is a correct copy of the resolution passed on _____ at a duly convened meeting of the Board of Directors of _____ and that it has been entered in the usual course of business in the minutes book of the Company and signed therein by the Chairman of the Meeting / Company and is in accordance with the memorandum and article of Association of the Company and that the Company is a private / public limited Company.

.....
Secretary / Director

.....
Chairman of the Meeting

Mr. will sign

Mr. will sign

Mr. will sign

Mr. will sign

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

Applicant - 1

- I confirm that I am A US citizen or US Tax Resident. My US - TIN is _____
The US Form W-9 signed by me/us is/are enclosed.

- I confirm that I am not a "US Person". Copy of Non US Passport and Identification is enclosed.
The US Form W-8 BEN signed by me is enclosed.

- I confirm that I am no longer a "US Person". Copy of certificate of loss of US Nationality or Form I-407 is enclosed. **The US Form W-8 BEN signed by me is enclosed.**

Applicant:

Name: _____ **Date:**

D	D	M	M	Y	Y	Y	Y
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Applicant - 2

- I confirm that I am A US citizen or US Tax Resident. My US - TIN is _____
The US Form W-9 signed by me/us is/are enclosed.

- I confirm that I am not a "US Person". Copy of Non US Passport and Identification is enclosed.
The US Form W-8 BEN signed by me is enclosed.

- I confirm that I am no longer a "US Person". Copy of certificate of loss of US Nationality or Form I-407 is enclosed. **The US Form W-8 BEN signed by me is enclosed.**

Applicant:

Name: _____ **Date:**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Applicant - 3

- I confirm that I am A US citizen or US Tax Resident. My US - TIN is _____
The US Form W-9 signed by me/us is/are enclosed.

- I confirm that I am not a "US Person". Copy of Non US Passport and Identification is enclosed.
The US Form W-8 BEN signed by me is enclosed.

- I confirm that I am no longer a "US Person". Copy of certificate of loss of US Nationality or Form I-407 is enclosed. **The US Form W-8 BEN signed by me is enclosed.**

Applicant:

Name: _____ **Date:**

D	D	M	M	Y	Y	Y	Y
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**UCO Bank,
Singapore**

Sub: Tax declaration (as per MAS Notification 626A)

I / We declare that I / we are in compliance with all tax laws applicable to me / us in Singapore and / or with applicable jurisdiction. I / We further declare that I / we have not committed any tax related offence in any jurisdiction or are aware of any investigation or allegation against me / us for any tax related offence.

I / We also declare that no funds for the purpose of evading any tax due and payable to any jurisdiction is routed through my / our account(s) or related concerns which are maintained with UCO Bank, Singapore.

Should the Bank request, I / we agree to provide supporting tax documentation issued by the applicable tax authorities.

Signature of Depositor(s)

.....

Name: _____

IC No. - _____

Date:

D	D	M	M	Y	Y	Y	Y
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.....

Name: _____

IC No. - _____

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).