

I AM QUALIFIED TO GET A UNIONBANK CREDIT CARD

- I am 18 to 60 years old with a minimum gross annual income of P600,000.
- I have a residence/business landline phone.
- I have been employed or practicing my profession or I own a business that has been existing for at least one year.

I AM APPLYING FOR A UNIONBANK CREDIT CARD

- CLASSIC
- GOLD
- SPECIALTY
(Please specify: _____)
- CO-BRAND
(Please specify: _____)
- AFFINITY
(Please specify: _____)

REGULAR SECURED

I WILL SUBMIT THE FOLLOWING REQUIREMENTS

- Duly accomplished and signed application form
- Photocopy of an acceptable identification document with photo and signature
- Supporting documents:

a. For Regular Credit Card Application
PROOF OF INCOME:
If employed/fixd salary earner:

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- BIR Form 2316 (W-2)

If self-employed:

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- Income Tax Return BIR Form 1701 or 1702 with BIR or bank stamp

OPTIONAL DOCUMENTATION REQUIREMENTS:

- Certificate of Employment and compensation (original copy) for employed/fixd salary earner or Payslip for the past 3 months
- Audited financial statement with BIR or bank stamp for self-employed
- Other proof of income like contracts, bank certification of deposits/placements (should indicate date account was opened)
- If existing cardholder of other credit card company:
 - Latest credit card statement (should be of current status). Must have been a cardholder for at least 12 months.
 - Photocopy of existing credit card (front and back)

b. For Secured Credit Card Application

*Signed Deed of Assignment of Deposit with UnionBank

*Photocopy of Residence Certificate

Fees and Charges (as of October 2012)	Branded Cards		Co-Brand / Affinity Cards			Specialty Cards				
	Classic	Gold	Classic	PAO*	Gold	BAi	Shop&Talk	GT+R	Miles + Platinum	OmniPass
Annual Fee (Principal)	P1,500	P2,500	P1,500	P2,000	P2,500	P1,500	P1,500	P1,500	P3,000	P1,500
Annual Fee (Supplementary)	P750	P1,250	P750	P750	P1,250	P750	P750	P750	P1,500	P750
Program Fee	N/A									P500
Finance Charge	3.5% Monthly Effective Interest Rate (EIR)* which is computed based on average daily balance. Payment of only the minimum amount due or any amount less than the total amount due for the billing/cycle period, would automatically result to interest and/or other charges.					6% of the transaction amount or P300, whichever is higher. If done over-the-counter, an additional fee of P500 per transaction shall be charged. Finance Charge of 3.5% per month will also be due on each cash advance from the date of the advance until date of repayment in full (including unbilled charges). Cash Advance fee is considered in the derivation for Cash Advance EIR. Total Annual EIR for Cash Advance transaction is 46%** for P5,000 and above transactions via ATM.				
Late Payment Charge	6% (computed based on minimum amount due) or P 500, whichever is higher					Refund Fee				
Credit Life Insurance Premium (U-Protect/ U-Secure)	P 0.36 (U-Protect) or P 0.55 (U-Secure) will be charged for every P100 Outstanding Balance					P 50 which covers the cost of processing of a refund request in Manager's Check as a result of cardholder's overpayment.				
Overlimit Fee	P 500, automatically billed to the cardholder on cycle date, when total transactions and system generated interest/charges exceed the credit limit.					Pre-Termination Fee				
Sales Slip Retrieval Fee	P 200 for every transaction slip requested					Service Fee for Foreign Currency Transactions				
Card Replacement Fee	P 400 for every lost or damaged card					All charges made in currencies other than Philippine Pesos (PhP) shall automatically be converted to the (PhP) billing currency on posting date at the prevailing exchange rate selected by Visa Int'l. This will be based on the range of rates available in the wholesale currency markets or the government-mandated rate if in effect. A 2% fee will be added covering the cost of processing transactions in foreign currencies.				
Returned Check Fee	P 1,000 for every returned check									
Dispute Fee	P 1,000 for every invalid dispute case									

* Applicable to Philippine Academy of Ophthalmology (PAO) Credit Card only. P 2,000 covers Annual Fee for both the PAO Credit Card and PAO Annual Membership Fee.

The above fees are accurate as of the month the application form was updated. The fees are subject to change after the said date without prior notice. For information regarding any changes in the fees, please call our Customer Service at (02) 8418600; For Domestic Toll Free 1-800-1888-2277; Universal Toll Free (IAC)+8008277-2273 (USA, Netherlands, Spain, Switzerland, Malaysia, Australia, Singapore, Japan, Korea-Koreatel, Korea-Onse, Israel); Email: customer.service@unionbankph.com; Fax (02) 636-6256

Please do not enclose payment. Membership fees will be reflected on your Statement of Account upon approval of your application.

+SAMPLE ILLUSTRATION OF ANNUAL EFFECTIVE INTEREST RATE (EIR) COMPUTATION FOR RETAIL

Month	Retail Purchase Amount	Outstanding Principal Balance	Interest	Payment	Total Outstanding Balance
	10,000.00	10,000.00	105.00	0.00	10,105.00
1	-	10,105.00	352.22	(900.00)	9,557.22
2	-	9,557.22	302.47	(900.00)	8,959.69
3	-	8,959.69	310.79	(900.00)	8,370.48
4	-	8,370.48	279.96	(1,000.00)	7,650.44
5	-	7,650.44	262.39	(1,000.00)	6,912.84
6	-	6,912.84	228.94	(1,000.00)	6,141.78
7	-	6,141.78	208.88	(900.00)	5,450.66
8	-	5,450.66	183.88	(900.00)	4,734.54
9	-	4,734.54	153.63	(900.00)	3,988.18
10	-	3,988.18	130.99	(900.00)	3,219.17
11	-	3,219.17	78.22	(3,297.39)	(0.00)
12	-				

Note: Assumes that no additional transactions/charges shall be made by a cardholder on the credit card.

++ SAMPLE ILLUSTRATION OF ANNUAL EFFECTIVE INTEREST RATE (EIR) COMPUTATION FOR CASH ADVANCE

Month	Cash Advance Amount	Outstanding Principal Balance	Interest	Cash Advance Fee	Payment	Total Outstanding Balance
	10,000.00	10,000.00	111.30	600.00	0.00	10,711.30
1	-	10,711.30	371.64	-	(1,500.00)	9,582.94
2	-	9,582.94	304.64	-	(1,200.00)	8,687.58
3	-	8,687.58	301.60	-	(1,200.00)	7,789.19
4	-	7,789.19	262.35	-	(1,100.00)	6,951.54
5	-	6,951.54	239.86	-	(1,100.00)	6,091.40
6	-	6,091.40	203.87	-	(1,000.00)	5,295.27
7	-	5,295.27	181.01	-	(1,000.00)	4,476.28
8	-	4,476.28	151.39	-	(1,000.00)	3,627.67
9	-	3,627.67	117.64	-	(1,000.00)	2,745.31
10	-	2,745.31	88.79	-	(1,000.00)	1,834.10
11	-	1,834.10	46.64	-	(1,880.74)	(0.00)
12	-					

Note: Assumes that no additional transactions/charges shall be made by a cardholder on the credit card.

ABOUT MYSELF

1 Name: First Middle Last
 MR.
 MS.
 MRS.

2 Name to appear on card (Up to 21 characters only)
 Cardholder Name

3 Birthday mm dd yyyy **4** Place of Birth

5 Mother's Full Maiden Name **6** Sex Male Female

7 Civil Status SINGLE MARRIED WIDOWED SEPARATED

8 Education HIGH SCHOOL COLLEGE SOME COLLEGE POSTGRADUATE

9 Citizenship FILIPINO OTHERS **10** No. of dependents

11 TIN **12** SSS

13 Home Address **14** Years of Stay _____

ZIP CODE **15** Home Phone **16** Cell Phone No.

17 My Residence is: OWNED/MORTGAGED RENTED
 OWNED/NOT MORTGAGED LIVING WITH RELATIVES/PARENTS

18 I have a car. YES NO Car ownership OWNED/MORTGAGED OWNED/NOT MORTGAGED COMPANY PROVIDED

19 Email Address: _____

20 Reference NAME: _____ ADDRESS: _____ PHONE No.: _____

ABOUT MY SPOUSE

1 Name: First Middle Last

2 Employment PRIVATE SECTOR SELF-EMPLOYED GOVERNMENT RETIRED

3 Birthday mm dd yyyy **4** Current Employer/Business Name

5 Nature of Business **6** Current Position **7** Total Years in Work/Business

8 Complete Business Address

ZIP CODE **9** Office Phone No. Local Extension

ABOUT MY WORK/FINANCES

1 Employment PRIVATE SECTOR SELF-EMPLOYED GOVERNMENT RETIRED

2 Current Employer/Business Name **3** Nature of Business

4 Current Position **5** Total Years in Work/Business

6 Complete Business Address

ZIP CODE **7** Office Phone No. Local Extension

8 My Total Gross Annual Income

9 My Spouse's Total Gross Annual Income

10 I have other credit card/s. YES NO
 If yes, how many credit cards do you have? _____
 Please list down the card/s and fill out the required information.

CREDIT CARD	CARD NO.	ISSUANCE DATE	CREDIT LIMIT

11 I am a depositor of UnionBank.
 YES NO
 Would you be interested in becoming a UnionBank depositor? YES NO

Deliver the card to my: RESIDENCE OFFICE
 Deliver the Statement of Account to my: RESIDENCE OFFICE E-MAIL

Cyberstatement Please also send my Statement of Account via email to: _____

YES, SEND ME A SUPPLEMENTARY CARD!

1 Name: First Middle Last


2 Name to appear on card (Up to 21 characters only)

3 Birthday mm dd yyyy **4** Place of Birth

5 Sex Male Female

6 Relationship with Principal Cardholder


7 Sub-limit requested for Supplementary Cardholder ₱ _____

 SUPPLEMENTARY APPLICANT'S SIGNATURE DATE

To comply with the BSP requirements and BIR Regulations, I/we hereby authorize UnionBank of the Philippines or any of its authorized representatives to conduct random verification with the BIR to establish authenticity of the Income Tax Return and accompanying financial statements submitted by me/us.

By signing below, I/we certify that the information given by me/us is true and correct. I/we authorize UnionBank of the Philippines to verify and investigate the information provided by me/us from whatever sources it may consider appropriate. I/we understand that falsifying any of the information on the enclosed documents is sufficient ground for legal action and the rejection of my/our application. By signing at the back of the card when delivered to me/us, I/we signify my/our agreement to the Unionbank Credit Card Terms and Conditions accompanying said card. I/we understand that should my/our application be denied, UnionBank has no obligation to provide me/us with the reason for such rejection.

***In choosing Residential Address for my card delivery, I hereby authorize You and Your official courier to release, in my absence, my approved card to any member of the household upon presentation of an identification card with picture. In choosing Office Address for my card delivery, I hereby authorize You and Your official courier to release, in my absence, my approved card to my co-workers, secretaries or to our desk receptionist upon presentation of an identification card with picture or any other form of identification such as Driver's License, Passport and SSS ID. Furthermore, I shall be liable for any card availment/s or usages thereafter as a result of such delivery and hereby hold You free and harmless from any liability whatsoever for delivering my card as authorized herein.**

 PRINCIPAL APPLICANT'S SIGNATURE DATE

NOTE: Applications that are not duly accomplished and signed and/or not accompanied by the required documents will not be processed

FOR BANK USE ONLY

For Secured Credit Card Application

UnionBank Branch _____
 Account Number _____
 UnionBank Customer since (mm/yy) _____
 Deposit Amount _____
 Date Opened _____
 Branch Officer's Signature _____

SOURCE CODE

Received by/Date: _____ 4 4 0 4 5 _____
 Processed by/Date: _____ 4 4 0 4 5 _____