

UOB CREDIT CARDS PERSONAL LOAN

UOB Credit Cards Personal Loan gives you 3 reasons to take control of your finances:

- ✓ Monthly interest rates from as low as 0.49%
- ✓ Fixed monthly repayments
- ✓ Flexible repayment tenor of up to 60 months

Tenor (Months)	Processing Fee (%)	Published interest rates (% p.a.)	Effective interest rates (% p.a.)
12	2.5%	5.88	15.44
24		5.88	13.44
36		7.88	16.11
48		7.88	15.52
60		7.88	15.06

The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account total charges and the way repayment is made. Figures are rounded to the nearest dollar. Please note that the disbursed loan amount will be net of the processing fee of the approved loan amount.

Illustration of how UOB Credit Cards Personal Loan works:

Based on loan amount of S\$2,000 and tenor of two years at published interest rate of 5.88% p.a., enjoy low monthly repayments at [S\$2000 + (5.88%p.a. x 2 years) / 24 months] **S\$93!**

For just about anything you need.

	Amount	Tenor (months)	Monthly Instalment
Vacation	S\$5,000	24	S\$233
Home and Furnishings	S\$8,000	24	S\$373
Wedding	S\$10,000	24	S\$466

Figures are rounded to the nearest dollar. Please note that the disbursed loan amount will be net of the processing fee of the approved loan amount.

ENROLMENT FORM

Simply mail us the completed form or fax it to **6253 1624**. For more details, please contact our **24-hour Call Centre at 1800 222 2121**.

(Please tick preferred tenor)

- 12 months 24 months 36 months
 48 months 60 months

Loan Amount (minimum of S\$500, rounded to the nearest S\$100)

MY PERSONAL DETAILS

Name (as in NRIC/Passport)

NRIC/Passport No.

Contact No.

UOB Card Account No. (Mandatory)

Expiry Date: MMY

DISBURSEMENT DETAILS

Name of Bank

Account Name (as in your other bank's account)

Account Number

FOR BANK USE ONLY

Channel: IA
Source Code: 02P

Checked By:

Approved By:

TERMS AND CONDITIONS

UOB CREDIT CARDS PERSONAL LOAN TERMS AND CONDITIONS (CCPL-V1.1-01022013)

Please read carefully. UOB Credit Cards Personal Loan ("CCPL") is governed by these Terms and Conditions ("CCPL Terms"). The CCPL Terms apply in addition to the terms of the prevailing UOB Cardmember's Agreement ("Card Terms"). All terms and references used in these CCPL Terms shall have the same meanings as in the Card Terms, unless the context otherwise requires. In the event of any inconsistency, the Card Terms shall prevail and these CCPL Terms shall be deemed to be modified so far as is necessary to give effect to the Card Terms and these CCPL Terms.

- This facility is applicable to all UOB Credit Cards (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards) in the name of the Principal Cardmembers.
- The minimum CCPL amount is S\$500 or such other amount as United Overseas Bank Limited (the "Bank") may determine at its absolute discretion.
- Upon approval of your application for CCPL, the Bank will credit the amount applied for or such other amount approved by the Bank ("Approved Loan Amount") into a Singapore dollar denominated bank account held by the Principal Cardmember as specified in the application form.
- The CCPL is valid for such period as the Bank may determine in its absolute discretion. Each application for CCPL is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
- The Approved Loan Amount (including interest charges and processing fee, if applicable) shall not exceed the available credit limit of your UOB Credit Cards account.
- Interest on the Approved Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each CCPL application.
- A one time non-refundable processing fee and interest apply. The effective interest rate ("EIR") stated in the Table below is the actual rate incurred for using the CCPL, taking into account the total charges and the way repayment is made and the applicable EIR for using CCPL are as follows:

Loan Tenor	Processing Fee	Interest Rates	Effective Interest Rate (EIR)
12 months	2.50%	5.88% p.a.	15.44% p.a.
24 months			13.44% p.a.
36 months		7.88% p.a.	7.88% p.a.
48 months	15.52% p.a.		
60 months	15.06% p.a.		

Thereafter, the prevailing interest rate shall apply.

- The amount payable for each monthly instalment (the "Monthly Instalment Amount") shall be determined based on the Approved Loan Amount and the number of monthly instalments indicated on the application form.
- Each Monthly Instalment Amount shall be charged to the UOB Credit Card account and will be treated in the same way as any other credit card transaction charged to the credit card account. The Monthly Instalment Amount will be reflected in the monthly credit card statement and shall be payable in accordance with these CCPL Terms and the Card Terms. In particular, but without prejudice to the generality of the preceding sentence, interests and late payment charges will be levied on any overdue instalment as well as other overdue amounts in the Credit Card Account in accordance with the Card Terms.
- The Bank requires a minimum of seven (7) to ten (10) business days (excluding Saturday and Sunday) to process your CCPL application.
- Upon approval of your application for CCPL, your available combined credit limit will be provisionally reduced by blocking out an amount equivalent to the Approved Loan Amount, but will be progressively restored with the amount of each Monthly Instalment Amount received by us.
- Transactions in connection with this CCPL are not eligible for UNIS, SMARTS, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates
- A cancellation charge of S\$100 will be levied and reflected as a charge on your monthly credit card statement if you prepay the total outstanding Approved Loan Amount at any time before the expiry of the loan tenor. Interest and/or processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or prepayment.
- The Bank is entitled in its discretion to amend, vary or modify these CCPL Terms at any time without notice and such changes shall be binding on the Principal Cardmembers with effect from such date as the Bank may determine.
- The CCPL Terms shall be governed by the laws of Singapore and the parties hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
- The Bank's decision on all matters shall be final and conclusive.

Applicant's signature

Date

Please send us your application with this prepaid business reply folder.

1. Fold along the dotted lines.
2. Fold and insert your application form and any other required document into this prepaid business reply folder.
3. Seal along the edges of this prepaid business reply folder with clear tape (do not staple).
4. Drop your sealed prepaid business reply folder into your nearest post box.

Postage will be
paid by licensee.
For posting in
Singapore only.

BUSINESS REPLY SERVICE
PERMIT NO. 08142



UNITED OVERSEAS BANK LIMITED

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