

UOB RESERVE CARD
PAYMENT FACILITY APPLICATION FORM



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**BUSINESS REPLY SERVICE
PERMIT NO. 02051**



United Overseas Bank Limited
UOB Cards & Payments
Robinson Road P.O. Box 1688
Singapore 903338

UOB RESERVE CARD PAYMENT FACILITY APPLICATION FORM

United Overseas Bank Limited **Tel: 1800 222 0990** Company Reg No. 193500026Z

Pay anything with UOB Payment Facility

The UOB Payment Facility allows Principal Cardmembers to pay everyday expenses such as monthly bills, rent or tax and even a one-off large purchase with your UOB Reserve Card.

1. Return the signed and completed form enclosed with your details. UOB shall retain the discretion to approve or reject your application.
2. Every S\$5 of the approved amount charged to your UOB Card earns you UNIS\$2.5 (equivalent to 1 mile for every S\$1 charged). A one-time administration fee will be charged on the approved payment facility amount. The approved amount (including administration fee) shall not exceed 95% of the available credit limit of your UOB credit card at the time of approval.
3. The approved amount will be credited into your designated bank (savings/current) account as provided below and you will be able to review this payment in your UOB Card statement.

* Please delete where appropriate.

CARDMEMBER INFORMATION

Full name as in NRIC/Passport (underline surname) Mr Miss Mrs Mdm Dr

NRIC*/PR*/Passport* No. _____

Passport Expiry Date: _____

D	D	M	M	Y	Y

Mobile No.: _____

Passport expiry date is required only if your previous passport number that you have provided to the bank has expired or is expiring in the next 6 months.

16-digit UOB Reserve Principal Card Number: _____

4	8	6	3	7	4														
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Card Expiry Date: _____

M	M	Y	Y

PAYMENT CONSENT

I would like the Approved Amount to be charged to my UOB Reserve Card as (please select one of the following payment options):

- a one-time payment (with one-time administration fee of 1.6%* / 1.7%*)
- 3 monthly instalments (with one-time administration fee of 2.8%)
- 12 monthly instalments (with one-time administration fee of 4.3%)

Please indicate below the full amount ("**Requested Amount**") to be credited to the Designated Bank Account (current/savings):

Designated Bank Account Number: _____
(as shown in bank statement)

S\$ _____ .00
(A one-time administration fee on the Approved Amount will apply.)

Designated Bank Name: _____

Designated Bank Account in the Name of: _____

(Name of Designated Bank Account Holder must be the same as the UOB Credit Cardmember.)

The approved amount ("**Approved Amount**") that United Overseas Bank Limited ("**UOB**") decides to approve and credit into the Designated Bank Account indicated in this Application Form shall be equal to or less than the Requested Amount and subject to the Cardmember's Card's available credit limit at the time of approval of the Cardmember's application for the UOB Reserve Payment Facility ("**Facility**").

PLEASE SIGN

By signing this Application Form, I hereby:-

1. confirm that I have read, understood, accepted and unconditionally agree to be bound by the following terms and conditions:- (i) the prevailing UOB Payment Facility Terms and Conditions ("Terms and Conditions"); (ii) the prevailing UOB Payment Facility Tactical Promotion Terms and Conditions ("Promotion Terms and Conditions"); (iii) the prevailing UOB Cardmembers Agreement; and (iv) the prevailing UOB Rewards Programme.
2. agree that all capitalised terms used in this Application Form shall have the same meaning as those in the prevailing Terms and Conditions save where otherwise defined in this Application Form.
3. confirm that all the information provided in this Application Form is true, correct and complete. I have not withheld any material fact/information which if disclosed, will give cause for UOB to reject this application or to withdraw or recall the Facility if granted. I shall promptly notify UOB in writing if any information given becomes inaccurate, misleading or changes in any way before this application is approved or whilst the Approved Amount has yet to be fully paid to you. I shall supply any additional information and documentary proof as UOB may require in connection with this application and/or the Approved Amount.
4. represent and warrant that at the time of this application, I am not an undischarged bankrupt and there has been no statutory demand served on me or any legal proceeding commenced against me.
5. agree to execute all documents and instruments and do all acts and things as may be required by UOB in connection with this application and/or the Approved Amount.
6. agree and acknowledge that UOB has the absolute right to approve or reject this application without assigning any reason whatsoever and that the information and documents submitted and accompanying this application or which may be furnished by me from time to time shall become and remain the property of UOB regardless of whether my application is approved or not and I shall not claim for the return of any of these documents and information. If UOB rejects this application, no contractual relationship arises between me and UOB in connection with this application.
7. authorize and give UOB my irrevocable consent to conduct credit checks on me (including, but not limited to, checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to me or any of my account(s) with UOB to any other party or source (including, but not limited to, any of UOB's related companies, advisors, credit bureaus or governmental authorities/agencies) as UOB may from time to time deem fit at UOB's own absolute discretion and without any liability or notice to me.
8. agree that the Bank may use the contact information provided above to contact me regarding this application.



Signature of Principal Cardmember _____

Date _____

UOB PAYMENT FACILITY TERMS AND CONDITIONS ("TERMS AND CONDITIONS")

1. Any principal holder ("Cardmember") of a UOB personal Visa / MasterCard / American Express / UnionPay credit card (each, a "Card") issued in Singapore by United Overseas Bank Limited (each, a "Card") issued in Singapore by United Overseas Bank Limited ("UOB") and whose Card account is/are valid, subsisting, in good standing and satisfactorily conducted, as determined by UOB, in its absolute discretion and which Card has not been cancelled at the time of application can apply for the UOB Payment Facility ("Facility") subject to the Terms and Conditions.
 2. By applying for the Facility, the Cardmember commits itself to comply with all the prevailing Terms and Conditions and the Cardmember is deemed to have already read, understood and accepted all the Terms and Conditions. Notwithstanding the total amount that is being applied for under the Facility ("Requested Amount") by the Cardmember, the Cardmember accepts whatever quantum UOB decides to approve at its absolute discretion. By acknowledging and confirming the terms and/or submitting the completed application for the Facility, the Cardmember requests from UOB such amount ("Approved Amount") under the Facility as UOB decides to approve and credit into the Designated Bank Account (as defined in Paragraph 6(b) below) provided that the Approved Amount is equal to or less than the Requested Amount and is within the Cardmember's Card's available credit limit at the time of approval of the Cardmember's application for the Facility.
 3. A one-time administration fee will be charged to the Card stated in the application. It is the Cardmember's responsibility to ensure that the Administration Fee together with the Requested Amount must be within the available credit limit of the Cardmember's Card at the time of approval of the Cardmember's application for the Facility.
 4. The Cardmember is not permitted to sign up for the Facility on behalf of any supplementary cardmember although that Cardmember is responsible for any outstanding balances on the supplementary card.
 5. The Cardmember is responsible for the accuracy of the bank account details (including, but not limited to, the details of Designated Bank Account (as defined in Paragraph 6(b) below) and all other information in any document (including, but not limited to, the card number of the Card provided for the application) submitted to UOB, and the Cardmember warrants that all such information is true, correct and accurate. UOB shall not be liable or responsible for any losses, damages and/or costs incurred or sustained arising from any incomplete document or information and/or inaccuracy in any document or information, furnished and submitted by the Cardmember to UOB.
 6. (a) Approval process for the application of the Facility and the Requested Amount will take up to six (6) Singapore working days from the date of UOB's receipt of the application. Any incomplete documentation or any application with incomplete information or wrong details or which has not been signed will result in a delay in the processing and/or rejection of the application for the Facility. The Cardmember agrees that UOB may, in its opinion, reject any application for the Facility and/or the Requested Amount and UOB is not under any obligation whatsoever to give an explanation or reason or prior notice to the Cardmember if any application is rejected or not approved or the Approved Amount granted is less than the Requested Amount. The Cardmember must have sufficient available credit limit on the Card that is more than the Requested Amount at the time of approval of the Cardmember's application for the Facility. The Approved Amount made available to the Cardmember under the Facility will be determined by UOB at its absolute discretion and the application of the Facility is subject to UOB's approval.
(b) Upon UOB's approval of the Facility, the Approved Amount shall be charged to the Card account and shall be credited into a Singapore dollar denominated bank account that is opened and maintained in the name of the Cardmember as specified in the application (the "Designated Bank Account") in one lump sum payment within six (6) Singapore working days after the day of UOB's approval of the Facility and the Cardmember's available credit limit on the Card will be reduced by an amount equal to the Approved Amount, which will be earmarked by UOB but will be progressively restored upon receipt of payment(s).
 7. (a) The Approved Amount shall be charged to the Cardmember's Card at the time of approval of the application for the Facility and the Cardmember can choose to pay the same via any one of the following payment arrangements: -
 - (i) a one (1) time full payment on the next monthly Card billing statement that is issued after the application for the Facility has been approved. The one-time Administration Fee will be posted together with that one-time full payment; or
 - (ii) over three (3) or twelve (12) monthly instalments as billed in the monthly Card billing statements issued after the application for the Facility has been approved. The one-time Administration Fee will be posted together with the first of such instalments.
(b) If:
 - (i) the one (1) time full payment arrangement is selected, the Approved Amount shall be charged to the Card account and will be treated in the same way as any other card transaction charged to the Card account and shall be payable in accordance with the Standard Terms (as defined in Paragraph 11 below); or
 - (ii) the three (3) or twelve (12) monthly instalments payment arrangement is selected: -
 1. the UNIS or KrisFlyer miles credited (as referred to under Paragraph 9(b) below) will be based on the monthly instalment amount payable;
 2. if the Approved Amount cannot be divided into equal monthly instalments, the difference between the Approved Amount and the aggregate of the first two (2) or eleven (11) monthly instalments payments will be posted as the last instalment payment amount in the applicable monthly Card billing statement respectively;
 3. each monthly instalment amount shall be charged to the Card account and will be treated in the same way as any other card transaction charged to the Card account; and
 4. the monthly instalments payable will be reflected in the relevant monthly Card billing statement and shall be payable in accordance with the Standard Terms.
 - (c) In particular, but without prejudice to the generality of any of the above preceding sentences, interests and late payment charges will be levied on any overdue payments and/or instalment as well as other overdue amounts in the Card account in accordance with the Standard Terms.
 8. Once the Approved Amount is credited into the Designated Bank Account, the Cardmember can neither cancel nor vary the Facility. However, prior to the Approved Amount being credited into the Designated Bank Account, the Cardmember may request to cancel or vary the Facility provided that: -
 - (a) the Cardmember gives prior written or verbal notification to UOB;
 - (b) all requests to cancel or vary the Facility are subject to UOB's approval and discretion;
 - (c) such requested cancellation or variation will take effect seven (7) Singapore working days from the date of UOB's approval; and
 - (d) the Cardmember shall pay the processing fee as specified in Paragraph 9(a) below.
 9. (a) A processing fee of Singapore Dollars One Hundred and Fifty (S\$150.00) will be levied for the processing of a voluntary Card account closure, or any change, cancellation or variation of the Facility.
(b) A Cardmember (excluding KrisFlyer UOB Credit Card) of a successful Facility application will be awarded with UNIS2.5 for every Singapore Dollars Five only (S\$5.00) of the Approved Amount charged to the Card account. UNIS awarded is subject to the terms and conditions under the UOB Rewards Programme (available at uob.com.sg/rewards) and the respective Card-specific terms and conditions (available via the UOB official website).
(c) A KrisFlyer UOB Credit Cardmember of a successful Facility application will be awarded with 5 KrisFlyer miles for every Singapore Dollars Five only (S\$5.00) of the Approved Amount charged to the Card account. KrisFlyer miles awarded is subject to the terms and conditions under KrisFlyer UOB Credit Card (available at uob.com.sg/KrisFlyerUOB/Credit) and KrisFlyer programme.
(d) The Approved Amount will not be eligible for any other campaigns/promotions/programmes.
(e) If the Cardmember cancels or varies the Facility, then any UNIS or KrisFlyer miles awarded in respect of the Approved Amount will be withdrawn from the Card account. If that Cardmember does not have sufficient UNIS or KrisFlyer miles in the Card account for such withdrawal, then UOB has the right to claim / deduct the Singapore dollar equivalent of this shortfall in the UNIS or KrisFlyer miles from the Cardmember.
10. When UOB determines a matter in its opinion, the determination is made at their absolute discretion. When UOB acts or refuses to act on any matter including any instruction or transaction, UOB does not need to provide any reason for their act or refusal unless required by the law. If UOB receives any instruction on a non-Singapore working day or after the specified clearance or cut-off times, UOB may treat the instruction as received on the following Singapore working day.
11. UOB reserves the right, in its absolute discretion, to amend, delete or vary any of the Terms and Conditions without giving any reason or prior notice. The Terms and Conditions and amendments made to them from time to time shall apply to the Cardmember. The Terms and Conditions herein are to be read together with the terms and conditions of the prevailing UOB Cardmembers Agreement (available at uob.com.sg/cards) and the UOB Rewards Programme (collectively the "Standard Terms"). The Standard Terms will not apply to the extent that they are inconsistent with, or expressly overridden by, the Terms and Conditions. In the event of inconsistency between the Terms and Conditions and any advertising, promotional and other materials relating to or in connection with the Facility, the Terms and Conditions shall prevail.
12. A person who is not a party to any agreement governed by the Terms and Conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.
13. The Terms and Conditions herein and all matters arising out of or in connection with the Facility and the Approved Amount are subject to the laws of Singapore and the Cardmember irrevocably agrees to submit to the exclusive jurisdiction of the Courts of Singapore. This clause does not limit UOB's right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.
- UOB assumes no liability or responsibility for the acts or defaults of the merchant or defaults in the goods and services offered hereunder. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may apply conditions to the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.