

UOB Cards Funds Transfer Terms And Conditions

Please read these Terms and Conditions carefully. A Principal Cardmember (“Applicant”) may, subject to the Terms and Conditions herein, apply to transfer the funds from his/her UOB Card account to his/her bank/credit card/credit line account(s) held with any bank in Singapore (“Funds Transfer”), under the UOB Cards Funds Transfer promotion (“Promotion”).

1. The Funds Transfer facility shall only be available to Principal Cardmembers and cannot be deposited into any account with an overdraft facility held with United Overseas Bank Limited (the “Bank”).
2. The approved Funds Transfer amount (“Approved Amount”) is subject to the outstanding balance on the Applicant’s UOB Card account(s), including amounts transferred, processing fees (if any) and service fees chargeable (where applicable) provided such amount does not exceed the available permanent combined credit limit of all the Applicant’s UOB Card account(s).
3. The Bank may, on its approval of each Funds Transfer application, open an account in the name of the Applicant and debit the Approved Amount from this account. The outstanding amount, including interests, late payment or fee charges that may be levied on any overdue Fund Transfer amount will be reflected in your monthly statement and shall be payable by you regardless of whether your new card account is activated or not activated. The Bank shall not credit the Approved Amount to any third party account or an account that is denominated in a currency other than Singapore dollars.
4. Should the amount that the Applicant request to transfer together with any processing fee charged (if any), exceed the available credit limit on his/her UOB Card account(s) at the time of the application, the Approved Amount to be transferred will be determined by the Bank at its sole discretion and its decision shall be final and binding.
5. **The promotional interest rate (“Promotional Interest Rate”) is applicable only to the Approved Amount and not to existing outstanding balances or amounts subsequently incurred on the Applicant’s UOB Card account(s). The Promotional Interest Rate is valid from the date the Bank approves the Funds Transfer request (“Promotion Period”) and ends when the Approved Amount is fully paid or on the last day of the promotional tenor, whichever is earlier. Thereafter, the prevailing cash advance interest rate shall apply or such other rates as the Bank may stipulate from time to time at its absolute discretion.**
6. **This Promotion is set up as a funds transfer account (“Account”) in the Applicant’s UOB Card account. All payments received by the Bank shall be applied in any manner or order of priority at the Bank’s sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:**
 - **All unpaid interest, fees and charges, outstanding funds transfer balances shown in any previous statement(s) of account(s).**
 - **All unpaid interest, fees and charges, outstanding funds transfer balances shown in the current statement of account(s).****Payments made to the Account in the Applicant’s UOB Card account(s) will reduce the most recent outstanding funds transfer amount transferred pursuant to this Promotion (after it has been reflected in the Applicant’s statement of account) before reducing any other outstanding funds transfer amount or existing balances or amounts subsequently incurred.**

7. The Bank shall ordinarily require a minimum of five business days (excluding Saturdays) to process the Funds Transfer request or such other period as the Bank may determine from time to time at its sole discretion.
8. The Applicant shall continue to make payment until his/her selected bank/credit card/credit line account(s) has been credited. The Bank bears no responsibility for any overdue payment or interest incurred arising from any delay in the Funds Transfer. In addition, any charges, fees, interest or losses incurred by the Bank in connection with the Applicant's Funds Transfer, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of the Applicant's other bank/credit card/credit line account(s) shall be borne solely by the Applicant.
9. The Bank reserves the right to amend, add or vary any of these Terms and Conditions at any time and from time to time without giving the Applicant prior notice.
10. The Bank's decision on all matters relating to this Promotion and/or the Funds Transfer shall be at the Bank's discretion and shall be final and binding on the Applicant.
11. By participating in this Promotion, the Applicant agrees to be bound by the Terms and Conditions herein. The existing Terms and Conditions governing the UOB Cardmembers Agreement ("Credit Card Agreement") will continue to apply. In the event of any inconsistency between these Terms and Conditions and the Credit Card Agreement, these Terms and Conditions shall prevail. Please refer to uob.com.sg for the full set of the Credit Card Agreement.
12. Upon any early repayment and/or Account closure, the Applicant will be liable for the full outstanding amount. Note: Funds Transfer amounts are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.

CCFT-V1.2-01082012

UOB CashPlus Funds Transfer Terms & Conditions

Please read these Terms and Conditions carefully. By signing on the UOB CashPlus Funds Transfer (“CPFT”) application form, the UOB CashPlus Account holder (“Applicant”) agrees to be bound by these Terms and Conditions.

5. CPFT is governed by these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, which may be accessed on uob.com.sg. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, these Terms and Conditions shall prevail.
6. The Applicant may apply for United Overseas Bank Limited (“the Bank”) to disburse and transfer an approved amount from his/her UOB CashPlus Account to repay the outstanding balance on his/her bank/credit card/credit line account(s) with another bank in Singapore or for deposit with the Bank or another bank in Singapore.
7. A UOB CashPlus Account holder with an annual income of at least S\$30,000 per annum at the point of a CPFT application is eligible to apply for CPFT.
8. The CPFT application is open to any Applicant whose UOB CashPlus Account is in good standing as determined by the Bank at its sole discretion.
9. CPFT from the Applicant’s UOB CashPlus account to any UOB account with an overdraft facility is not permitted.
10. An applicant with an existing UOB CashPlus Personal Loan will not be eligible to apply for CPFT.
11. Each CPFT application shall be for a minimum amount of S\$500 and shall not exceed 95% of the available credit limit on the Applicant’s UOB CashPlus Account at the time of the application.
12. Upon approval of the CPFT application, the Bank shall debit the approved amount (“Approved Amount”) from the Applicant’s UOB CashPlus Account to effect the funds transfer to the Applicant’s other bank/credit card/credit line account(s), as the case may be.
13. The decisions of the Bank on all matters pertaining to CPFT are final, conclusive and binding, including, but not limited to, the quantum of the Approved Amount. The Bank also reserves the right to decline any CPFT application or funds transfer request (including and not limited to crediting to any bank/credit card/credit line account(s) denominated in foreign currencies) at its absolute and sole discretion and shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning CPFT.
14. Any Approved Amount shall first be drawn from any credit balances available in the Applicant’s UOB CashPlus account at the point of the funds transfer.
15. Once the Bank has approved a CPFT application, no cancellation by the Applicant shall be allowed.
16. The promotional interest rate (the “Promotional Interest Rate”) is only applicable to the Approved Amount for the approved tenor and shall not apply to any other outstanding balances incurred on the Applicant’s UOB CashPlus Account.

13. **The Promotional Interest Rate shall apply from the date the Bank approves the CPFT application until the Approved Amount is fully paid or up to the last day of the approved tenor, whichever is earlier. Thereafter, the prevailing CashPlus interest rate shall apply to any Approved Amount remaining outstanding.**
13. The Bank shall ordinarily require a minimum of five (5) business days (excluding Saturdays, Sundays and public holidays) or such other period as the Bank may determine from time to time at its absolute and sole discretion, to process the CPFT application.
14. The Applicant shall continue to make the minimum monthly payments on his/her other bank/credit card/credit line account(s) to which his/her CPFT application relates until he/she receives a letter of confirmation from the Bank approving the CPFT application. The Applicant shall also at all times make the required minimum monthly payments on the Approved Amount and all outstanding balances incurred on the UOB CashPlus Account. Late fees and charges will be imposed on the UOB CashPlus Account should the monthly payments not be made by the designated date each month and the Bank may revise such late fees and charges at the Bank's sole and absolute discretion without assigning any reason.
16. **All payments received by the Bank shall be applied in any manner or order of priority at the Bank's sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:**
- a) **All outstanding interest in respect of the UOB CashPlus Account;**
 - b) **All outstanding fees (including annual fee, late charges and any other fee (except the fees stated in Clause 16(d) herein) in relation to the UOB CashPlus Account);**
 - c) **All outstanding balances (including excess and within limit utilization (except the Funds Transfer balances stated in Clause 16(d) herein) in relation to the UOB CashPlus Account);**
 - d) **All outstanding Funds Transfer balances and corresponding fees payable from the highest to the lowest promotional interest rate; and**
- Payment application made by the Bank as stipulated above shall reduce the amount of the Approved Amount.**
17. The Bank reserves the right to change or add to these Terms and Conditions from time to time by notifying the Applicant in accordance with the Bank's usual practice. The change or addition will take effect on the date specified in the notice.
18. The Applicant shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited from the UOB CashPlus Account to effect the funds transfer to the Applicant's other bank/credit card/credit line account(s), as the case may be.

Note: UOB UNI\$ points which were previously awarded for funds transfer have been abolished.

UOB Credit Cards Personal Loan Terms & Conditions (CCPL-V1.6-22062018)

1. 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.
2. This facility is applicable to all UOB Credit Cards (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards) in the name of Principal Cardmembers.
3. The minimum CCPL amount is S\$1000 or such other amount as United Overseas Bank Limited (the “Bank”) may determine at its absolute discretion.
4. Upon approval of your application for CCPL, you are deemed to have authorized UOB to earmark your UOB Credit Card account for the loan amount applied for or such other amount as approved by UOB (the “Approved Loan Amount”). The Bank will credit the Approved Loan Amount into a Singapore dollar denominated bank account held by the Principal Cardmember as specified in the application form.
5. Where you have applied for CCPL through the use of the UOB Cards Quick Cheque service and deposited a Quick Cheque cheque (“Cheque”), you must not make any alteration on the Cheque. The Cheque is only valid for one-time use before the expiry date indicated on the Cheque.
6. 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.
7. The Approved Loan Amount (including processing fee, if applicable) shall not exceed up to 95% of the available credit limit of your UOB Credit Card account.
8. The credit limit of your UOB Credit Card account will be reduced by the Approved Loan Amount approved under the CCPL, and will be progressively restored with the amount of each monthly instalment (the “Monthly Instalment Amount”) received by the Bank.
9. The amount payable for each Monthly Instalment Amount shall be determined based on the Approved Loan Amount and the number of monthly instalments indicated on the application form.
10. The Effective Interest Rate (“EIR”) will be used to compute the monthly interest amount payable with each Monthly Instalment Amount on a reducing balance basis, where interest is computed by:
 - $\text{Effective Interest Rate (“EIR”)} \times \text{the Outstanding Loan Amount} \div 365/366 \text{ days} \times \text{number of days to the next Credit Card statement date.}$
11. The “Outstanding Loan Amount” is the Approved Loan Amount less the Monthly Instalment Amounts paid. If the date of approval of CCPL is and the date of your Card Account Statement is less than 30/31 days, the interest payable of your 1st CCPL instalment will be pro-rated on a 365 days basis or 366 days basis in a leap year.
12. The EIR is the actual rate incurred for using the CCPL, taking into account the total charges and the way repayment is made.
13. The CCPL is set up as a Personal Loan Account in the Principal Cardmember Card Account. Each Monthly Instalment Amount shall be charged to this account and will be reflected in the monthly credit card statement. The Monthly Instalment Amount 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, prevailing interests and late payment charges will be levied on any overdue billed instalment amount.

14. The Bank requires a minimum of three (3) to five (5) business days (excluding Saturday and Sunday) to process your CCPL application.
15. Upon UOB's approval of your CCPL application, no cancellation or restructuring or partial prepayment will be allowed.
16. Transactions in connection with this CCPL are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
17. A cancellation charge of S\$150 or 3% of the outstanding Loan Amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Approved Loan Amount at any time before the expiry of the loan tenor of your CCPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CCPL account or prepay in full any of your CCPL.
18. 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 Principal Cardmembers with effect from such date as the Bank may determine.
19. The CCPL Terms shall be governed by the laws of Singapore and Cardmembers hereby submit to the exclusive jurisdiction of the courts of Singapore.
20. The Bank's decision on all matters shall be final and conclusive.

UOB CashPlus Personal Loan Terms & Conditions (CPPL-V1.2-22062018)

1. UOB CashPlus Personal Loan (“CPPL”) is governed by these terms and conditions (“CPPL Terms”) and the UOB CashPlus Agreement (“CashPlus Terms”). In the event of any inconsistency between the CPPL Terms and the CashPlus Terms, the CPPL Terms shall prevail insofar as they relate to CPPL. United Overseas Bank Limited (“UOB”) reserves the right to change the CPPL Terms at any time without notice.
2. Subject to Clause 4, all UOB CashPlus accountholders deemed to be in good standing as determined by the Bank are eligible to apply for CPPL.
3. A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPPL.
4. The minimum CPPL amount is S\$1,000 or such other amount as UOB may determine at its sole and absolute discretion.
5. Upon approval of your application for CPPL, you are deemed to have authorized UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the “Approved Loan Amount”). The Bank will credit the Approved Loan Amount into a Singapore dollar denominated bank account held by the Principal Cardmember as specified in the application form.
6. Where you have applied for CCPL through the use of the UOB Cards Quick Cheque service and deposited a Quick Cheque cheque (“Cheque”), you must not make any alteration on the Cheque. The Cheque is only valid for one-time use before the expiry date indicated on the Cheque
7. The CPPL is valid for such period as the Bank may determine in its absolute discretion. Each application for CPPL 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.
8. The Approved Loan Amount (including processing fee, if applicable) shall not exceed up to 95% of the available credit limit of your UOB CashPlus account.
9. The credit limit of your UOB CashPlus account will be reduced by the Approved Loan Amount approved under the CPPL, and will be progressively restored with the amount of each Monthly Instalment Amount (the “Monthly Instalment Amount”) received by the Bank
10. The amount payable for each Monthly Instalment Amount shall be determined based on the Approved Loan Amount and the number of monthly instalments indicated on the application form.
11. The Effective Interest Rate (“EIR”) will be used to compute the monthly interest amount payable with each Monthly Instalment Amount on a reducing balance basis, where interest is computed by:
 - $\text{Effective Interest Rate ("EIR")} \times \text{the Outstanding Loan Amount} \div 365/366 \text{ days} \times \text{number of days to the next Credit Card statement date.}$

The “Outstanding Loan Amount” is the Approved Loan Amount less the Monthly Instalment Amounts paid. If the date of approval of CPPL and the date of your UOB CashPlus Statement is less than 30/31 days, the interest payable of your 1st CPPL instalment will be pro-rated on a 365 days basis or 366 days basis in a leap year.

12. The EIR is the actual rate incurred for using the CPPL, taking into account total charges and the way repayment is made.
13. The Bank shall require a minimum of three (3) to five (5) business days (excluding Saturdays, Sundays and public holidays) to process the CPPL application.

14. Upon UOB's approval of your CPPL application, no cancellation or restructuring or partial prepayment will be allowed. No funds transfer on promotional interest rate will be allowed with an existing CPPL on your UOB CashPlus account.
15. A cancellation charge of S\$150 or 3% of the outstanding loan amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Approved Loan Amount at any time before the expiry of the loan tenor of your CPPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CPPL account or prepay in full any of your CPPL.
16. If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-five (25) days from the UOB CashPlus statement date or otherwise notified to you, you will be charged default interest on the billed instalment amount.
17. All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any request of appropriation by you or any other person making such payment on your behalf, including but not limited to applying the payments to the following:
 - i. All outstanding interest and fees with respect to CPPL;
 - ii. All outstanding principal amount with respect to CPPL;
 - iii. All other outstanding interest in respect of your UOB CashPlus account;
 - iv. All other outstanding fees (including annual fee, late charges and any other fees in relation to your UOB CashPlus account);
 - v. All outstanding balances in relation to the UOB CashPlus Account).
18. The Bank is entitled in its discretion to amend, vary or modify these CPPL Terms at any time without notice and such changes shall be binding on CashPlus Account holders with effect from such date as the Bank may determine.
19. The CPPL Terms shall be governed by the laws of Singapore and Cardmembers hereby submit to the exclusive jurisdiction of the courts of Singapore.
20. The Bank's decision on all matters shall be final and conclusive.