

Do
MORE
%
interest for
6 months

with UOB CASHPLUS

**Extra cash at 0% interest
for 6 months with:**

- Up to 6X your monthly salary
- 1-hour approval
- Flexible or fixed repayment options



Whether it's a dream vacation, an unforgettable wedding celebration, or even just to pay off other bills with higher interest rates, UOB CashPlus lets you get more out of life.

Experience the freedom and power of UOB CashPlus today.

6 months interest free

Apply for a UOB CashPlus line of credit before 31 July 2014 and enjoy 6 months interest rebate over a period of 12 months.

This promotion is also applicable if you take up a UOB CashPlus Personal Loan (with minimal loan tenor of 4 years or above) at the point of application for a new UOB CashPlus Account.

Up to 6X your monthly salary

Get up to 6X your monthly salary or S\$200,000, whichever is lower, if you earn above S\$10,000 a month. If you earn between S\$2,500 to S\$10,000 a month, you can get up to 4X your monthly salary.

Get cash in just 1 hour

With express approval at all 53 UOB Group Branches, you can get cash in just 1 hour¹. You can also fax in your application form before 2pm to enjoy same-day approval².

Easy access, 24/7

Access your extra cash any time via:

- Complimentary cheque book;
- Internet and mobile banking;
- more than 1,200 ATMS³ locally and over 1.4 million Visa Plus ATMs worldwide;
- 24-hour Call Centre at 1800 222 2121.

Pay it back your way

Choose between flexible or fixed repayment options.

A) Flexible repayment from as low as 2.5% a month

Pay only 2.5% of your outstanding amount or S\$30, whichever is higher.

B) Fixed repayment of up to 60 monthly instalments

Pay fixed monthly instalments of up to 60 months with UOB CashPlus Personal Loan. Interest rates start from as low as 6.8% p.a. with a one-time processing fee of 1.5%.

For approved loan amount of S\$10,000 and above

Loan tenor (months)	Processing fee (%)	Published interest rate (% p.a.)	Effective interest rate (% p.a.)
12	1.50	7.20	15.88
24			14.78
36		7.00	13.88
48			13.48
60		6.80	12.84

For approved loan amount of less than S\$10,000

Loan tenor (months)	Processing fee (%)	Published interest rate (% p.a.)	Effective interest rate (% p.a.)
12	1.80	7.80	17.53
24			16.16
36		7.60	15.13
48			14.66
60			14.29

Note: The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account of the total charges and the way the repayment is made. Thereafter, the prevailing interest rate will apply. The disbursed amount will be nett of the processing fee of the approved loan amount.

¹ 1-hour approval is available at all UOB Group Branches on Mondays to Fridays from 9am to 3pm, except Public Holidays.

² Same-day approval for fax applications is available on Mondays to Fridays from 9am to 2pm, except Public Holidays. Applications submitted after the above-mentioned stipulated times will be processed the next working day. Upon submission of your application form, you will receive an SMS notification on the same day to inform you of the status of your application. Please note that applications pending further documentation will not be eligible for same-day approval.

³ Includes OCBC ATMs under the same shared ATM Network.

UOB CASHPLUS APPLICATION FORM

United Overseas Bank Limited Tel: 1800 222 2121 Fax: 6356 8841

3 EASY WAYS TO APPLY FOR UOB CASHPLUS



1 hour Approval¹ at
UOB Group Branch
(Refer to T&C overleaf)



Same Day Approval
via 6356 8841²
(Refer to T&C overleaf)



Mail it back to us

Please complete all fields and attach the required documents. Applications with incomplete information or supporting documents will result in delay in processing.

TELL US ABOUT YOURSELF

Name as in NRIC (underline surname)

☐ Mr ☐ Ms ☐ Dr

NRIC/PR No.

Gender ☐ Male ☐ Female

Singapore Permanent Resident ☐ Yes ☐ No

Nationality

Country of Residence

Date of Birth (DD/MM/YYYY)

Marital Status ☐ Single ☐ Married ☐ Others:

Highest Education Attained ☐ Primary ☐ Secondary ☐ 'N' Level ☐ 'O' Level

☐ 'A' Level ☐ Diploma ☐ Degree ☐ Others (please specify)

No. of Dependants

Home Telephone

Mobile Tel. No.²

Mandatory for card
activation and One-Time-
Password: SMS-OTP

Office Telephone

Email Address

Home Address (Do provide us with billing proof if home address differs from address in NRIC. Please do not provide P.O.Box address)

House/
Block Unit #
Street/Building
Name

Postal
Code S

Residential Status: ☐ Owned ☐ Mortgaged ☐ Parent's ☐ Rented

Residential Type: ☐ HDB-3Rm/4Rm ☐ HDB-5Rm/Executive Apartment ☐ Executive Condo/HUDC

☐ Private Apartment/Condominium ☐ Terrace ☐ Semi-Detached ☐ Bungalow

Years at Residence Yrs Mths

Mother's Maiden Name (for emergency identification purposes)

Website: uob.com.sg

Date Received:

YOUR EMPLOYMENT DETAILS

Company Name

Length of Service Yrs Mths ☐ Tick this box if self-employed

Office Address

House/
Block Unit #

Street/Building
Name

Postal
Code S

Type of Business/Industry (please tick one box only)

ED ☐ Education Services

RT ☐ Wholesale/Retail Trade[#]

BU ☐ Engineering

PU ☐ Government

TR ☐ Transportation

BU ☐ Business Consultancy

FI ☐ Financial Services

IN ☐ Insurance

BU ☐ Real Estate

CO ☐ Construction

PR ☐ Professional Services[#]

MF ☐ Manufacturing[#]

CI ☐ Computer & IT

HO ☐ Hotel

Others (please indicate) [#]Please indicate company products/services:

Occupation (please tick one box only)

AA ☐ Accounts Assistant

AC ☐ Accountant/Financial Controller

CN ☐ Consultant

GO ☐ Government Officer

DR ☐ Director/Managing Director/Chairman

EN ☐ Engineer

MG ☐ Manager

IA ☐ Insurance Agent/Financial Planner

MK ☐ Marketing Executive

OA ☐ Operation Assistant

SP ☐ Sole Proprietor/Partner

SA ☐ Sales Assistant

SI ☐ Service Industry Staff

TE ☐ Technician/Engineering Assistant/
Traffic Assistant

SR ☐ Sales Executive

Others (please indicate)

Annual Gross Income
(Please provide supporting documents)

[^] Latest 12 months' CPF Contribution History Statement

☐ Submitted via uobgroup.com/submitcpfstmt.jsp
(you will need your SingPass to gain access).

S\$

Submission date

UOB Credit Card

Please select the UOB Credit Card which you would like to apply for.

Choice of UOB Credit Card(s) - 1 Year Annual Fee Waiver	Free with any UOB Credit Card
<input type="checkbox"/> UOB ONE CARD (001/843) Promo Code (CC): MU00101 Annual Fee: Principal - S\$128.40	<input type="checkbox"/> COMPLIMENTARY UOB VIRTUAL PAY Promo code (CC): MU0075 (001/337) Preset Credit Limit for UOB Virtual Pay: S\$ (in multiples of S\$500) <input type="checkbox"/> Not applicable
<input type="checkbox"/> UOB PREFERRED PLATINUM VISA CARD (001/801) Promo Code (CC): MU00113 Annual Fee: Principal - S\$192.60	
<input type="checkbox"/> UOB LADY'S CARD* (001/004) Promo Code (CC): MU00110 Annual Fee: Principal - S\$128.40 <i>*Exclusively for ladies only</i>	
<input type="checkbox"/> UOB PRVI MILES PLATINUM CARD* (001/333) Promo Code (CC): MU0030 Annual Fee: Principal - S\$256.80	

Name to appear on Card, including surname (within 19 spaces)

[#] For new card applicants without UOB Personal Internet Banking and Mobile Services ("PIB/MBK"), the mobile phone number provided will be used for SMS-OTPs (One-Time Password), credit card security alerts, and authentication subscriptions. If you already have PIB/MBK, your new Card or CashPlus account can be accessed with your existing PIB/MBK username and password. If your mobile phone number has since changed and you wish to have it updated, please complete a Change of Address/ Contact Details Form available at uob.com.sg.

If you are already an existing UOB Phone Banking customer, your UOB Credit Card/CashPlus account will be linked to your current Access Code and PIN. If you are not an existing UOB Phone Banking customer, a new Access Code and PIN will be sent to you upon approval of your UOB Credit Card/CashPlus application.

PREFERRED CREDIT LIMIT

Please indicate your preferred aggregate credit limit* for the UOB Credit Card(s) and/or UOB CashPlus applied for in this application:

UOB Credit Card(s) : S\$ (Minimum Credit Limit = S\$2,000);

UOB CashPlus : S\$ (Minimum Credit Limit = S\$2,000);

I understand and agree that the Bank has the right to grant me a credit limit that is lower than what I have indicated above.

^{*}Note:

- Preferred credit limit must be in multiples of S\$500; the aggregate preferred credit limit for UOB Credit Card(s) and UOB CashPlus stipulated above must not exceed 4x of your monthly income or S\$200,000, whichever is lower.
- The Bank has the right to grant you a credit limit that is lower than your preferred credit limit indicated above for UOB Credit Card(s) and UOB CashPlus if you have any UOB unsecured credit facility and/or your income documents reflect a lower earned income. The Bank reserves the right to request for additional documents and/or information from you.
- If preferred credit limit is not indicated above, the Bank will determine at its sole discretion the credit limit to be assigned for UOB Credit Card(s) and/or UOB CashPlus and the Bank's decision shall be final and binding.
- The preferred credit limit indicated above for UOB Credit Card(s) will also be assigned to all your current Principal UOB Credit Card(s), if applicable and the preferred credit limit will be the aggregate credit limit for all your current Principal UOB Credit Card(s).

UOB CASHPLUS PERSONAL LOAN

☒ **Yes! I want to apply for UOB CashPlus Personal Loan[™]**
(Please select only ONE option)

(Please tick preferred tenor)

☐ **60 months[™]** (<10K:CPBOLT60\ ≥10K:CPBOMT60)

☐ **48 months[™]** (<10K:CPBOLT48\ ≥10K:CPBOMT48)

☐ **36 months[™]** (<10K:CPBOLT36\ ≥10K:CPBOMT36)

☐ **24 months[™]** (<10K:CPBOLT24\ ≥10K:CPBOMT24)

☐ **12 months[™]** (<10K:CPBOLT12\ ≥10K:CPBOMT12)



DISBURSEMENT DETAILS

Requested Amount (minimum of S\$1,000, rounded to the nearest S\$100)

S\$

[™] 0% interest for 6 months is applicable only for tenors of 48 and 60 months.

Name of Bank

Name of Account Holder (as in your other bank/credit card/credit line account)

Account Number

PL SC : IA

DECLARATION AND AUTHORISATION

☐ I/We would like to be kept informed of promotions, offers, products and/or services marketed by United Overseas Bank Limited and its related corporations ("UOB Group Members") and, where applicable the co-brand partner associated with the card applied for in this application ("Co-Brand Partner") and I/we hereby give my/our consent to any UOB Group Member and the Co-Brand Partner to contact me/us via all modes of communication (voice calls, SMS/MMS, fax) using my/our telephone numbers in your records.

I/We agree that any consent given is additional to any other consent which I may have previously provided to UOB Group Members to inform me of marketing information; and does not supersede any rights which the UOB Group Members may have at law to collect, use and disclose my personal data.

I have read and understood the CashPlus and Credit Card Declaration (CPDA V3.0-21022014) and the UOB CashPlus Personal Loan Terms & Conditions (CPPL-V1.7-11062013) set out on the facing page.

I affirm the said declaration and agree to abide and be bound by the matters stated therein.

Applicant's Signature

(Please sign as you would for all future transactions)

Date:

FOR BANK USE

Source (CC) 50020	Source (CP) 30:IA	Pdt Type (CP) RC	Promo (CP) 30:IAGENERIC
ST ID	Card Org/Type	LR/MR/HR	RR Nxt Rev DD
BW CIF: Main		Credit Limit	Census (AI)
Remarks		Freend	Card Fee DT
Branch (CC/CP)	Review Code	BC	EXP
			Officer Name

CPVer1.0_Apr2014

CPPL

(STP)

Checked By:

CP Account No.:

Approved By:



CPCOMBS0002

Please fax this portion to 6356 8841

The “UOB CashPlus 6 Months Interest Free” Promotion Terms and Conditions (“Terms and Conditions”)

1. The “UOB CashPlus 6 Months Interest Free” Promotion (“Promotion”) is open to any first time applicant (“Eligible Customer”) who successfully applies for and opens with United Overseas Bank Limited (“UOB” or “Bank”) a new UOB CashPlus account (“Account”) between 1 April 2014 and 31 July 2014 (“Promotion Period”).
2. The term “Qualifying Period” shall mean the period of one (1) year commencing from the date the Account was opened during the Promotion Period.
3. An Eligible Customer who has closed and reapplied for a UOB CashPlus Account in the last twelve (12) months prior to the Promotion Period will not be eligible for the Promotion.
4. UOB CashPlus Eligible Customer:

(i) An Eligible Customer who, during the Promotion Period, successfully opens an Account and makes a drawing on the Account will receive an interest rebate comprising of the total of the lowest six (6) months interest payable on the Account.

There are two (2) qualifying statement cycles. Each qualifying statement cycle comprises of six (6) consecutive months wherein the Bank will award the lowest three (3) months interest payable on the Account. For the avoidance of doubt, the lower interest charged include the month(s) where the Eligible Customer does not incur any interest charges.

(ii) The following example illustrates the total interest rebates that an Eligible Customer will earn/be given if he/she successfully applies for and opens an Account in April 2014.

	Round 1: first qualifying statement cycle						Round 2: second qualifying statement cycle					
	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014	Jan 2015	Feb 2015	Mar 2015	Apr 2015
Interest charged in the respective statement	S\$10	S\$90	S\$80	S\$80	S\$70	S\$50	S\$80	S\$80	S\$70	S\$60	S\$50	S\$0
Counted towards interest rebate	Yes	No	No	No	Yes	Yes	No	No	No	Yes	Yes	Yes
Interest rebates	S\$130						S\$110					

5. UOB CashPlus Personal Loan Eligible Customer:

(i) An Eligible Customer who, during the Promotion Period, successfully opens an Account and simultaneously applies for (and is granted within thirty (30) days from the date of application) a UOB CashPlus Personal Loan from the Bank with a loan tenor of four (4) years or five (5) years will enjoy six (6) months interest rebates on the interest amounts payable on the approved UOB CashPlus Personal Loan amount obtained.

(ii) The following example illustrates the total interest rebates that an Eligible Customer will earn/be based on a UOB CashPlus Personal Loan with 5 years loan tenor opened in April 2014.

UOB CashPlus Personal Loan amount	Applicable interest rate	Interest rebate period	Interest charged per month	Total interest rebate earned/given during the interest rebate period
S\$10,000.00	6.8% p.a.	6 months	S\$56.70 (S\$10,000.00 x 6.8% p.a.) / 12 months	S\$340 (6 months X S\$56.70)

6. The total interest rebates earned by/given to an Eligible Customer under the Promotion shall be rounded down to the nearest cent and will be credited into the Eligible Customer's Account:

(i) for interest rebates earned/given under Paragraph 4 above, in accordance with the table below; and

Account opened in	Round 1: first qualifying statement cycle	Round 1: interest rebate credited by	Round 2: second qualifying statement cycle	Round 2: interest rebate credited by
Apr 2014	May 2014 to Oct 2014	Dec 2014	Nov 2014 to Apr 2015	Jun 2015
May 2014	Jun 2014 to Nov 2014	Jan 2015	Dec 2014 to May 2015	Jul 2015
Jun 2014	Jul 2014 to Dec 2014	Feb 2015	Jan 2015 to Jun 2015	Aug 2015
Jul 2014	Aug 2014 to Jan 2015	Mar 2015	Feb 2015 to Jul 2015	Sep 2015

(ii) for interest rebates earned/given under Paragraph 5 above, by December 2015.

7. Further terms and conditions apply in connection with the Promotion. For full details on the Promotion terms and conditions, please visit uob.com.sg/cashplus and read the terms and conditions carefully.

Application Requirements

Applicant must be:

- **Aged 21 years and above**
- **A Singapore Citizen or Permanent Resident**
- **Earning a minimum annual income of S\$30,000**

Required Documents

	Salaried Employees	Commission-Based Employees	Self-Employed
NRIC (front and back)	✓	✓	✓
Latest 3 months' Computerised Payslip	✓		
Latest 12 months' CPF Contribution History Statement* via uobgroup.com/submitcpfstmt.jsp (SingPass required)	OR ✓	✓	
Latest Income Tax Notice of Assessment' and Computerised Payslip	OR ✓	OR	2 Years' Income Tax Notice of Assessment*

^ For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$5,000 per month. Submit your latest 12 months' CPF Contribution History online via <http://www.uobgroup.com/submitcpfstmt.jsp> (SingPass required).

*** You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.**

Please note that if your income documents reflect a lower income than that of our records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income. UOB Bank reserves the right to request for information and income documents if deemed necessary.

Annual Fee

S\$80 per annum



Interest Charges

Effective interest rate	17.95% per annum
Minimum interest charge	S\$5

Minimum Sum Payment

2.5% of outstanding balance or S\$30, whichever is higher.

Late Charge

S\$90 will be charged if minimum sum is not received by payment due date.

Declaration of Applicant

DECLARATION AND AUTHORISATION

CashPlus and Credit Card Declaration (CPDA V3.0 – 21022014)

- I hereby:
1. represent and warrant:
 - a. that all information provided by me in this application and in any other document submitted to you is true, accurate and complete and if there is a change in the information provided or becomes inaccurate in any way, I shall promptly notify you of the change or inaccuracy; and
 - b. 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.
 2. acknowledge that you may choose to either approve or reject this application and I agree that you do not need to provide a reason for your approval or rejection.
 3. confirm that I have obtained, read, understood and agree to be bound by the following (“Terms”):
 - a. UOB Cardmember Agreement;
 - b. Terms and Conditions Governing UOB CashPlus;
 - c. Terms and Conditions Governing Accounts and Services;
 - d. Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services; and
 - e. where applicable, NETS Terms and Conditions Governing the Use of NETS FlashPay;[Terms are available at uob.com.sg].
 4. agree:
 - a. you may review and change my credit limit at any time without prior notice to me;
 - b. in addition to the modes and manner you may send notices and communications to me under the Terms, you may send notices and communications to me in any mode and manner you deem appropriate to my last known address, facsimile, telephone/mobile phone number and/or electronic mail address in your records;
 - c. the card applied for in this application (“Card”) will be renewed upon its expiry without further reference to me unless the Card account(s) is terminated before that;
 - d. the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cardmembers, annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect of his/her card; and
 - e. if the Card comes with a NETS FlashPay, Network for Electronic Transfer (Singapore) Private Limited (NETS) is the holder and operator of the NETS FlashPay stored value facility.
 5. consent and authorise you to conduct any credit check on me as you may require from time to time and to obtain, verify and/or disclose any information relating to me including information and details of the Card account(s) / UOB CashPlus account from or to the parties set out in the terms relating to your rights of disclosure under the Terms including any credit bureau and any person you deem appropriate or necessary for this application or as may be required by any applicable law;
 6. consent and authorise you and your related corporations (collectively “UOB Group Members”) and the agents and authorised service providers of any UOB Group Member to access and disclose any information provided by me in this application and data about me from which I may be identified in this application, the Card and account which may be issued to me including information and details of myr Card account(s) and transactions made thereunder (“Personal Data”) as well as information and details of my UOB CashPlus account and transactions made thereunder to any person you deem appropriate or necessary for the purposes of:
 - a. processing this application and provide services associated with the UOB CashPlus account, the Card and/or the Card account;
 - b. offering, marketing or promoting any promotion or offer relating to the UOB CashPlus account, the Card and/or the Card account;
 - c. administering any benefit, privilege and term applicable to the UOB CashPlus account, the Card and/or the Card account;
 - d. offering, marketing or promoting any product and/or services provided by any UOB Group Member; and
 - e. conducting research or analysis relating to any product and/or service provided by any UOB Group Member, whether conducted by any UOB Group Member or jointly with any other party.
 7. agree that, for UOB Delight Credit Card and SingTel UOB Platinum Card, all personal data relating me, information provided by me in this application and data about me from which I may be identified in this application, the relevant co-brand card applied for in this application form (“Co-Brand Card”) and account which may be issued to me including information and details of my Co-Brand Card account(s) and transactions made thereunder shall be jointly owned by you and the respective co-brand partner associated with the Co-Brand Card (“Co-Brand Partner”). In this connection, I further consent and authorise the Co-Brand Partner and its agents and authorised service providers to collect, use, disclose and share my Personal Data which is jointly owned with the Co-Brand Partner to any person the Co-Brand Partner deems appropriate or necessary for the purposes of:
 - a. processing this application and provide services associated with the Co-Brand Card and the Co-Brand Card account;
 - b. offering, marketing or promoting any promotion or offer relating to the Co-Brand Card and the Co-Brand Card account;
 - c. administering any benefit, privilege and term applicable to the Co-Brand Card and Co-Brand Card account;
 - d. offering, marketing or promoting any product and/or service provided by the Co-Brand Partner; and
 - e. conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party.
 8. subject to my having indicated my consent in this application or via any other form designated by you for such purposes, further consent and authorise UOB Group Members and the agents and authorised service providers of any UOB Group Member and, where applicable, the Co-Brand Partner and its agents and authorised service providers to collect, use, disclose and share my Personal Data for contacting/communicating with me via text message, voice calls, electronic mail or other means which any UOB Group Member or the Co-Brand Partner (as the case may be) may deem appropriate at any time and to obtain, verify and/or disclose any information relating to me including information and details of my Personal Data which is jointly owned with the Co-Brand Partner from time to time for the purposes of keeping me informed of any promotion, offer, product and/or service marketed or provided by any UOB Group Member and/or the Co-Brand Partner, acknowledge and agree that you and the Co-Brand Partner will be separately collecting, using and disclosing my Personal Data which is jointly owned and shall only be responsible for its own collection, use or disclosure of my Personal Data, and shall not be liable for the other party's handling or use thereof. I agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my Personal Data which is jointly owned to the relevant party.
 9. acknowledge and agree that if I should withdraw my consent to the processing or handling of my Personal Data in respect of any purpose which you reasonably considers to be essential for you to provide the services in connection with the CashPlus account and, where applicable the Card(s), you may terminate the CashPlus account and, where applicable the Card (s) at anytime.
 11. where applicable, authorise that all bills from the SingTel Account specified in this application, be charged to the SingTel-UOB Platinum Card applied for, even if the SingTel-UOB Platinum Card has not been activated by me;
 12. acknowledge and agree that this application and all documents submitted to you including all verification documents obtained by you shall belong to you and will be retained by you; and
 13. confirm and agree that if this application has been sent by fax, you are authorised to rely and act upon on the faxed copy without the original.

UOB CASHPLUS PERSONAL LOAN TERMS & CONDITIONS

UOB CashPlus Personal Loan Terms & Conditions (CPPL-V1.7-11062013)

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. Upon UOB's approval of your application for CPPL, you are deemed to have authorised UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the “Loan Amount”).
5. The minimum CPPL amount is S\$1,000 or such other amount as UOB may determined at its sole and absolute discretion.
6. The Loan Amount (including processing fee, if applicable) shall not exceed 95% of the available credit limit of your UOB CashPlus account.
7. The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPPL.
8. Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each CPPL application.
9. The effective interest rate (“EIR”) is the actual rate incurred for using the CPPL, taking into account total charges and the way repayment is made and the applicable EIR for using CPPL are as follows:
 - a. All outstanding interest in respect of your UOB CashPlus account;
 - b. All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
 - c. All outstanding balances in respect of your UOB CashPlus account.
10. 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.
11. Upon UOB's approval of your CPPL application, no cancellation or, restructuring or partial prepayment will be allowed. No fund transfer on promotional interest rate will be allowed with an existing CPPL on your UOB CashPlus account.
12. A cancellation charge of S\$100 will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding 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.
13. 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 total outstanding Loan Amount.
14. All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any requests of appropriation by you or any other person making such payment on our behalf. UOB has the absolute right to apply payments received by it in the following manner:
 - a. All outstanding interest in respect of your UOB CashPlus account;
 - b. All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
 - c. All outstanding balances in respect of your UOB CashPlus account.
15. UOB's decision on all matters shall be final and conclusive.

Note:

The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change.

BUSINESS REPLY SERVICE
PERMIT NO. 07850



UNITED OVERSEAS BANK LIMITED
UOB CASHPLUS
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338

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

