



**UOB PRVI MILES PLATINUM AMERICAN EXPRESS®
“PACK HOME MORE WITH INSTALMENT PAYMENT” TERMS & CONDITIONS**

1. Application for the UOB PRVI Miles American Express (“PRVI Miles”) 0% overseas instalment payment plan (“instalment plan”) received via online registration will only be processed if the registration meets the terms and conditions set out below.
2. Applications are subject to the Bank's approval and applicable to UOB PRVI Miles Platinum American Express Card.
3. Subject to these Terms & Conditions, the amount which can be converted into instalment scheme comprises only the partial or total outstanding foreign currency balances (“Total Amount”) from both principal and supplementary cards (if applicable).
4. Amounts spent by way of Cash Advance, Balance Transfer, Instalment Payment Plan, Interest Free Loan, SmartPay, Bill Pay Service, fee or interest-related transactions and such other promotions and transactions as the Bank may determine from time to time, shall be excluded from the Total Amount and cannot be converted into instalment scheme.
5. Applications will only be processed if:
 - i. an Applicant responds within 10 days after the date of his/her credit card statement in which the transaction(s) applied for are posted;
 - ii. the Total Amount in SGD equivalent is not less than S\$3,000;
 - iii. the Total Amount is within the available permanent credit limit of the Applicant's UOB credit card account; and
 - iv. the Applicant's account is in good standing as determined by the Bank.
6. Should an application be rejected or received after the stipulated application period, the Applicant is liable to pay the outstanding balances incurred on his/her credit card statement by the payment due date, failing which interest and finance charges shall apply.
7. Payment(s) made by an Applicant before his/her instalment plan application is approved will reduce the Total Amount correspondingly.
8. Upon approval of an application, the Applicant's available permanent credit limit will be reduced by blocking out an amount equivalent to the Total Amount, but will be progressively restored with each payment received by the Bank.
9. The instalment amount will be charged to the card account indicated in the application form and will be reflected in the Applicant's monthly credit card statement.
10. Reward Points (UNI\$) will be reversed and will not be awarded for successful applications.
11. Administrative fee of S\$100 will be levied for the processing of voluntary card account closure, termination or early repayment of the instalment plan amount. No Reward Points (UNI\$) will be refunded in such cases.
12. The existing Terms and Conditions Governing UOB Cardmembers Agreement (“Credit Card Agreement”) will continue to apply. Please refer to uob.com.sg for the full set of the Credit Card Agreement. In the event of any inconsistency between these Terms and Conditions and the Credit Card Agreement, these Terms and Conditions shall prevail.