

With the UOB interest-free loan, you have more freedom to live the life the way you always wanted. To sign up, simply indicate your required loan amount based on your available credit limit in your UOB Credit Card and enjoy 0% interest with a 6-month or 12-month instalment plan*.



More Reasons To Sign Up Now!

- ✓ Easy access as cash can be deposited into your UOB or other banks' account upon approval
- ✓ Interest-free loan means you pay no interest at all
- ✓ Flexible repayment with a choice of 6-month or 12-month instalment plan*
- ✓ Greater financial control with fixed monthly repayment amount
- ✓ Redemption for greater rewards as your UNI\$ accumulates

PLEASE COMPLETE THE FORM AND MAIL IT BACK OR FAX IT TO 6250 3120.

☒ **YES!** I would like to apply for the UOB interest-free loan.

HERE ARE MY DETAILS

Name (as in NRIC/Passport): _____ NRIC/Passport No.: _____

UOB Credit Card Account No.: - - -

Expiry Date: M M Y Y

Mobile Phone No.:

Office Phone No.:

Expiry Date:

--	--	--	--

 M M Y Y

Current Employer:

Requested Amount: S\$

--	--	--	--	--	--

 (minimum amount of S\$500)

Repayment Period: -month instalment (06 or 12 months)

Name of Bank:

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

Transfer to my Bank Account No.:

[illegible]

PLEASE SIGN

By signing here, I represent and warrant that all information provided by me in this application is true and complete. I also certify that I have read and agree to the terms and conditions below if I apply for the interest-free loan.

Signature of Principal Cardmember

Date _____

TERMS AND CONDITIONS

These terms and conditions ("Terms") apply in addition to the terms of the prevailing UOB Cardmember's Agreement ("Card Terms"). All terms and references used in these 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 Terms shall be deemed to be modified so far as is necessary to give effect to the Card Terms and those Terms.

1. 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.
2. Each application is subject to a minimum of S\$500 (or such other minimum amounts which United Overseas Bank (the "Bank") may determine at its absolute discretion). The loan amount requested is subject to the approval of the Bank at its absolute discretion.
3. Upon approval of the application, the Bank will credit the amount approved under the application ("Approved Instalment Amount") into a Singapore dollar denominated bank account held by the Cardmember as specified in the application.
4. The facility is valid for such period as the Bank may determine at its absolute discretion. Each application is subject to the approval of the Bank at its absolute discretion. The Bank reserves the right to reject any application or vary the loan amount at its absolute discretion and without having to give a reason therefor.
5. Upon approval of each application, a non-refundable processing fee (the "Processing Fee") on the Approved Instalment Amount at a rate determined by the Bank at its absolute discretion will be charged to and debited from the Card Account specified in the application.
6. Amount payable for each monthly instalment (the "Monthly Instalment Amount") shall be determined based on the Approved Instalment Amount and the number of monthly instalments indicated in the application.
7. Upon approval of the application, your available committed credit limit will be provisionally reduced by blocking out an amount equivalent to the Approved Instalment Amount, but will be progressively restored by the amount of each Monthly Instalment Amount as each Monthly Instalment Amount is paid and to the extent that actual payment is received by us.
8. 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. The Monthly Instalment Amount will be reflected in the card statement and shall be payable in accordance with these 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 Card Account in accordance with the Card Terms.
9. In the event that you terminate the facility, or make prepayment under the facility, an administrative fee of S\$100 (or such other amount as the Bank may from time to time at its absolute discretion determine) will be levied. The fee shall be debited from the Card Account.
10. The Bank is entitled at its absolute discretion to amend, vary or modify these Terms at any time without notice and such changes shall be binding on the Cardmembers with effect from such date as the Bank may determine.
11. The Terms shall be governed by the laws of Singapore and the parties hereby submit to the non-exclusive jurisdiction of the courts of Singapore.

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



BUSINESS REPLY SERVICE
PERMIT NO. 02051

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

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.