

Yes, I would like to transfer the outstanding balance(s) as indicated below and save on interest payment.

Please fax (6356 6266) or mail the completed balance transfer form by 28 February 2006 with the latest statement(s) of your other bank's credit card/ personal line of credit account(s).

PERSONAL PARTICULARS

Name: _____ NRIC: _____ Date of birth(DD/MM/YY):

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Address: _____ Postal Code: _____

Mobile/Contact Number: _____ UOB Credit Card Number:

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CREDIT CARD/ PERSONAL CREDIT LINE TO TRANSFER FROM

Balance Transfer I

Account Name: _____ Name of Issuer: _____
(As in your other bank's credit card / personal line of credit account) (Your other credit card issuing company / bank)

Credit Card / Bank Account Number:

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Transfer Amount: S\$ _____
(Min S\$500, rounded to nearest dollar)

Balance Transfer II

Account Name: _____ Name of Issuer: _____
(As in your other bank's credit card / personal line of credit account) (Your other credit card issuing company / bank)

Credit Card / Bank Account Number:

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Transfer Amount: S\$ _____
(Min S\$500, rounded to nearest dollar)

*Terms & Conditions

Balance Transfer

1. Minimum total amount to be transferred is S\$500. 2. Only Principal Cardmembers are allowed to make balance transfers. For this promotion, only one submission per Cardmember. 3. To enjoy these preferential rates, Balance Transfer application forms must be received before 28 February 2006 and approved before 15 March 2006. 4. UOB reserves the right to reject any balance transfer request without providing any reason. 5. We will not accept balances transferred from another UOB Credit Card or UOB Unsecured Line of Credit. 6. Please continue to make payment until your specific account has been credited. UOB bears no responsibility for any overdue payment or interest incurred. 7. Transfer amounts are not eligible for UNI\$, SMART\$, CashRewards, KrisFlyer and Asia Miles. 8. The terms and conditions contained herein are in addition to the UOB Cardmember Agreement, which shall continue to apply. 9. In the event payment apportionment is not stated, payments to your credit card accounts are applied first to service all minimum payments, thereafter payments will be applied to the account with the highest interest rate. 10. Interest rate shall revert to the bank's non promotional rates should the Cardmember be in default of any of his/her obligations to the bank. 11. By participating in this Balance Transfer promotion, you agree to be liable for the total balance transfer amount and interest charges due. Upon any early repayment and or balance transfer account cancellation, you will be liable for the full outstanding amount. 12. The amount approved for Balance Transfer may differ from the amount requested for and UOB reserves the right to approve an amount for Balance Transfer which may be lower than the amount requested for without assigning any reason whatsoever.

Declaration:

I, the Principal Cardmember, request and authorise UOB to pay the above named credit issuing company/bank such amount that UOB may approve ("Approved Amount") up to the above-specified amount for the credit of the above-specified account and debit the Approved Amount to my UOB Credit Card account. I also agree (notwithstanding the UOB Cardmember Agreement): i. that UOB may charge and debit the card account of any Card issued to me with a finance charge on the Approved Amount from the date that the Approved Amount is so debited to the card account ("Debit Date") until full payment is made to UOB; ii. That the finance charge (where applicable) for the 6 month period from the Debit Date shall be 2.3% per annum if the Approved Amount is between S\$500 and S\$4,999; 0.8% per annum if the Approved Amount is between S\$5,000 and S\$9,999; 0% per annum if the Approved Amount is S\$10,000 and above. An upfront 2% processing fee applies. At the expiration of the special rate, the finance charge will revert to the prevailing rate which is currently at 24% per annum. iii. To pay UOB each month at least such minimum amount in relation to the Approved Amount as may be determined by UOB as stated in the monthly statement relating to such Card by the "Payment Due Date" stated in such monthly statement.

FOR BANK USE

Remarks: TAR-BT 06				
Bankwide CIF			Country Code	Block Code Y
Card Credit Limit	BT App Amt	POT	Interest Rate	Billing Cycle
Type of Res	Br Staff Code		Freend	Cd Fee Date
Review Code	Monitor Code	Expiry Date	Card Type BT	Officer Code
Approval Code	Credit Shield		Off Name	App Name

Principal Cardmember's Signature

Date

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.
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**BUSINESS REPLY SERVICE
LICENCE NO. 02051**



UNITED OVERSEAS BANK LIMITED
UOB Card Centre
Robinson Road P.O. Box 1688
Singapore 903338

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

Two thick, parallel vertical black bars extending from the bottom of the postage box to the bottom edge of the page.