

## **UOB Funds Transfer Terms & Conditions**

- 1. Each application is subject to a minimum sum of S\$500 (or such other amounts which the Bank may determine at its absolute discretion). No cancellation or change of transfer amount will be allowed after submission of application.
- 2. The funds transfer facility is open only to Principal Cardmembers.
- 3. Should the amount you requested for transfer exceed the available credit limit on your Account at the time of this application, the approved amount to be transferred will be determined by the Bank at our sole discretion and our decision is final.
- 4. UOB will not accept any funds transfer requests to other Credit Card or Line of Credit held with the Bank or in foreign currency.
- 5. UOB may, on its approval of each funds transfer application, open an account in the name of the Principle Cardmember and debit the approved funds transfer amount to this account. UOB shall not credit the approved funds transfer amount to any 3rd party account or an account that is denominated in a currency other than Singapore dollars
- 6. You shall continue to make payment until your selected bank account/credit card has been credited. UOB bears no responsibility for any overdue payment or interest incurred arising from any delay of the Funds Transfer. In addition, any charges, fees, interest or losses incurred by UOB in connection with your funds transfer, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of your other Bank/Card/Credit Line Account(s) shall be borne solely by you.
- 7. Funds transfer amounts are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
- 8. The promotional interest rate is applicable only to the amount transferred and not to existing outstanding balances or amounts subsequently incurred on your Credit Card.
- 9. 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.
- 10. By participating in this funds transfer promotion, you agree to be liable for the total funds transfer amount and interest charges due. Upon any early repayment and or funds transfer account closure, you will be liable for the full outstanding amount.
- 11. The terms and conditions contained herein are in addition to the UOB Cardmembers Agreement, which shall continue to apply. In the event of inconsistency between these terms and conditions and the UOB Cardmembers Agreement, the terms and conditions herein shall prevail.
- 12. You shall give UOB written notice of any changes in your particulars. Any statement, advice, confirmation, notice, demand and all other correspondence may be served on you personally or sending it by ordinary mail or local registered post to your last address registered with UOB and shall be deemed to have been delivered on the day following the posting, notwithstanding that the correspondence may be returned through the post office undelivered.
- 13. UOB reserved the right to reject any funds transfer request and/or approve only part of the amount requested for funds transfer(s) without assigning any reason or whatsoever, and to amend, add or vary any of these Terms and Conditions at any time and at our absolute discretion.
- 14. The Bank's decision on all matters relating to the promotion shall be at its absolute discretion and shall be final and binding on the Applicant.

FT-V1.2-200801

United Overseas Bank Limited Singapore Company Reg No: 193500026Z