

## SmartPay



Gone on an overseas trip or made a recent splurge during Great Singapore Sale? Ask for SmartPay\*, the easy way to convert any single transaction charged to your UOB Credit Card that is above \$500 into a 3, 6 or 12 months interest-free instalment plan. All this only with a low administrative fee\*\*.

From 1 July - 15 August 2007, convert any single local or overseas purchases that are above \$500 into SmartPay and you'll receive a FREE digital radio clock^.



**Call our 24-hour hotline at 1800 2222 121 for SmartPay any time, any day within 14 days of your monthly credit card statement.**

*Note: \*Minimum of \$500 retail purchase in a single charge slip. Not valid for JCB Cards, UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards, all UOB Visa Electron Cards, and all UOB Visa Debit Cards.*

*\*\*One-time administrative fee of 3% (3 or 6-month instalment plan) or 5% (12-month instalment plan) will be charged in full with the first instalment and is non-refundable.*

*^The free digital clock is limited to the first 500 Cardmembers who convert their purchases (minimum of \$500) into SmartPay from 1 July - 15 August 2007. Each Cardmember is only entitled to one gift. A redemption letter will be sent to eligible Cardmembers by 30 August 2007. This gift is not exchangeable for cash or other item(s) of similar value. UOB Bank reserve the right at its sole and absolute discretion to replace any gift with any item(s) of similar value.*

*Tip: Upon approval, your available credit limit will be reduced by blocking out the purchase amount, but will be restored with each received payment to your Card Account.*

## Cash Advance

Need a little extra to make the most of your trip or to breathe magic into a special occasion? Simply send an SMS or make a quick call, and cash will be deposited into your bank account - just like that!

Easier, speedier ways to get cash and stand to win \$1,000



### Via SMS

- Type *Cash* <space> *contact number* <space> *name*, e.g. *Cash 91234567 John*
- Send the SMS to **(65) 90241111**.
- We will contact you by the next working day.

### Via a phone call

- Call **1800 2222 121** (24-hour) to speak to a Customer Service Representative.

### Via ATMs

- Withdraw cash at any UOB ATM with your Card and PIN. If you are overseas, you can visit any UOB/Cirrus/Plus ATM.
- Lost your PIN? Just call our 24-hour hotline at **1800 2222 121** for a new PIN. You can even change the PIN at any UOB ATM!

### Over The Bank Counter

- Visit any UOB Group branch.
- When overseas, visit any Visa/MasterCard participating bank with your Card.

### \$10,000 cash to be won\*!

From 1 June - 31 July 2007, every Cash Advance transaction on your UOB Credit Card earns you one lucky draw chance to win a \$1,000 cash prize\*. Double your chances by requesting for Cash Advance via SMS. So hurry! Do a Cash Advance with your UOB Credit Card today.

\*Terms and conditions apply. For more details, please visit [www.uobgroup.com/pages/promotions/promo\\_cashadvance\\_apr07.html](http://www.uobgroup.com/pages/promotions/promo_cashadvance_apr07.html)



Note: The minimum amount for Cash Advance done via SMS, phone and ATM is \$200. • Cash Advance amount is pegged to 75% of your credit limit or available credit limit (whichever is lower). • Interest will be charged on a daily basis at 2% per month from the date of each Cash Advance transaction until the date full payment is made. • A Cash Advance fee of 5% of the transaction amount or \$15 (whichever is greater) applies for each Cash Advance transaction, and will be charged to your UOB Credit Card.

## Payment Holiday



Wish you could take a break from paying your credit card bills without having to give up your indulgences? Apply for Payment Holiday\*, and you'll be able to skip paying your bill for any month of your choice, with no late charges incurred at all.

### Application is EASY!

#### Via SMS

- Type *Holiday* <space> *contact number* <space> *name*, e.g. *Holiday 91234567 Jill*
- Send the SMS to **(65) 90241111**
- We will contact you within two working days.

#### Online

- Log on to [www.uobgroup.com/pages/promotions/promo\\_payment\\_holiday.html](http://www.uobgroup.com/pages/promotions/promo_payment_holiday.html)
- Complete the Payment Holiday request form and mail/fax it back to us.

### Exclusively for you when you sign up now!

From 1 July- 31 August 2007, sign up for Payment Holiday with your UOB Credit Card and receive a **FREE Sports Bag**†.

†While stocks last.



Also available in black

**NEW!**

**The only Credit Card that allows you to choose your Payment Holiday. For more information, please call our 24-hour hotline at 1800 2222 121.**

Note: \*Only Cardmembers whose Card Accounts are in good standing, as determined by UOB Card Centre at its sole discretion, are eligible for the Payment Holiday Programme. • Interest charges still apply. • Each Cardmember can enjoy up to two Payment Holidays in a year. • Payment Holidays are not allowed for any two consecutive months. • Other terms and conditions apply. For details, please visit [www.uobgroup.com/pages/promotions/promo\\_payment\\_holiday.html](http://www.uobgroup.com/pages/promotions/promo_payment_holiday.html).

UOB General Terms and Conditions: All offers are valid from 2 July till 31 August 2007, unless otherwise stated • All offers are available while stocks last • Payment must be made with UOB Credit Cards • Not valid with other promotions, discounts, offers, privilege cards or vouchers • All offers are also valid for UOB VISA Infinite Cardmembers • All offers listed are in Singapore Dollar Currency unless otherwise indicated • UOB Card Centre is not an agent of any of these participating merchants and makes no representation as to the quality and services provided • All feedback regarding quality and services provided should be directed to the respective merchants • UOB Card Centre reserves the right to vary/amend the terms and conditions governing the offers at any time • Other terms and conditions apply • All information is correct at the time of publication • Please visit [www.uobgroup.com](http://www.uobgroup.com) for more details