



# Fast cash with 0% interest\*

Get an Interest-Free Loan with your UOB ONE Card. You will enjoy extra cash up to your available credit limit and the flexibility to repay it over a 6-month or 12-month INTEREST-FREE instalment plan\* for just a small processing fee.

To make the deal even better, from now till 31 December 2007, you will receive a FREE digital radio clock^ when your approved loan amount is S\$3,000 and above!



## TO APPLY

- Mail or fax the form to us at **6250 3120**
- Or SMS: Type Loan <space> contact number <space> name and send to **90241111**.  
E.g. Loan 9xxxxxxx Jill

\* An upfront processing fee of 3% and 5% of the approved amount applies for 6-month and 12-month interest-free instalment plans respectively. The requested loan amount and upfront processing fee should not exceed the available credit limit of your UOB Credit Card. The Bank reserves the right to reject any application or vary the loan amount at its absolute discretion.

^ The free digital clock is limited to the first 200 Cardmembers based on approved amount of S\$3,000 or more (excluding processing fee) by 31 December 2007. Each Cardmember is only entitled to one gift. A redemption letter will be sent to eligible Cardmembers by 15 January 2008. This gift is not exchangeable for cash or other item(s). UOB Bank reserves the right at its sole and absolute discretion to replace the gift with any item(s) of similar value.

☒ **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:   /

Mobile Phone No.:           Office Phone No.:           Current Employer: \_\_\_\_\_

Requested Amount: S\$       \* (minimum amount of S\$500) Repayment Period:   - month instalment (6 or 12 months)

Name of Bank: \_\_\_\_\_ Account Name (as in your other bank's account): \_\_\_\_\_

Transfer to my Bank Account No.:

## 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 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 combined 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 charged to 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.