
DECLARATION AND AUTHORIZATION

I hereby:

1. represent and warrant that all information provided by me in this application is true and complete, and that I have not intentionally, willfully or negligently withheld any information which if disclosed will give cause for the Bank to reject this application or cancel any facility granted by the Bank to me;
2. acknowledge that this application is at the sole discretion of the Bank and the Bank's decision is final;
3. agree that if any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before this application is approved or while any facility with the Bank is existing, I shall promptly notify the Bank of such changes;
4. undertake to: (a) supply any additional information and documentary proof; and (b) execute all documents and instruments and do all acts and things, as the Bank may require from time to time in connection with this application and/or the facilities;
5. confirm that I am not an undischarged bankrupt in Singapore or any other country, that no statutory demand has been served on me, that no application has been made or petition presented against me for bankruptcy, and that no legal proceedings have been commenced against me;
6. agree that the Bank will not be liable to me for any actions the Bank considers appropriate in order to meet any obligation or requirement, either in Singapore or elsewhere in the world, in connection with the prevention of any unlawful activity including fraud, money laundering, terrorist activity, bribery, corruption, or tax evasion or the enforcement of any economic or trade sanction; and
7. without prejudice to the Bank's rights to disclose information relating to its customers under common law, the Banking Act or otherwise, authorise and give the Bank consent to disclose any information and particulars relating to me, my accounts or affairs, this application, any matter or transaction relating to the facilities and any other facility granted or to be granted by the Bank from time to time, and/or any security relating thereto, to any of the Bank's head office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, agents, contractors, any credit bureau and any other persons for any purpose as the Bank deems fit in the Bank's absolute discretion without any liability or notice to me.

UOB CashPlus Funds Transfer Terms & Conditions

Please read these Terms and Conditions carefully. By signing on the UOB CashPlus Funds Transfer ("CPFT") application form, the UOB CashPlus Account holder ("Applicant") agrees to be bound by these Terms and Conditions.

1. CPFT is governed by these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, which may be accessed on uob.com.sg. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, these Terms and Conditions shall prevail.
2. The Applicant may apply for United Overseas Bank Limited ("the Bank") to disburse and transfer an approved amount from his/her UOB CashPlus Account to repay the outstanding balance on his/her bank/credit card/credit line account(s) with another bank in Singapore or for deposit with the Bank or another bank in Singapore.
3. A UOB CashPlus Account holder with an annual income of at least S\$30,000 per annum at the point of a CPFT application is eligible to apply for CPFT.
4. The CPFT application is open to any Applicant whose UOB CashPlus Account is in good standing as determined by the Bank at its sole discretion.
5. CPFT from the Applicant's UOB CashPlus account to any UOB account with an overdraft facility is not permitted.
6. An applicant with an existing UOB CashPlus Personal Loan will not be eligible to apply for CPFT.
7. Each CPFT application shall be for a minimum amount of S\$500 and shall not exceed 95% of the available credit limit on the Applicant's UOB CashPlus Account at the time of the application.
8. Upon approval of the CPFT application, the Bank shall debit the approved amount ("Approved Amount") from the Applicant's UOB CashPlus Account to effect the funds transfer to the Applicant's other bank/credit card/credit line account(s), as the case may be.
9. The decisions of the Bank on all matters pertaining to CPFT are final, conclusive and binding, including, but not limited to, the quantum of the Approved Amount. The Bank also reserves the right to decline any CPFT application or funds transfer request (including and not limited to crediting to any bank/credit card/credit line account(s) denominated in foreign currencies) at its absolute and sole discretion and shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning CPFT.
10. Any Approved Amount shall first be drawn from any credit balances available in the Applicant's UOB CashPlus account at the point of the funds transfer.
11. Once the Bank has approved a CPFT application, no cancellation by the Applicant shall be allowed.
12. The promotional interest rate (the "Promotional Interest Rate") is only applicable to the Approved Amount for the approved tenor and shall not apply to any other outstanding balances incurred on the Applicant's UOB CashPlus Account.

13. The Promotional Interest Rate shall apply from the date the Bank approves the CPFT application until the Approved Amount is fully paid or up to the last day of the approved tenor, whichever is earlier. Thereafter, the prevailing CashPlus interest rate shall apply to any Approved Amount remaining outstanding.
14. The Bank shall ordinarily require a minimum of five (5) business days (excluding Saturdays, Sundays and public holidays) or such other period as the Bank may determine from time to time at its absolute and sole discretion, to process the CPFT application.
15. The Applicant shall continue to make the minimum monthly payments on his/her other bank/credit card/credit line account(s) to which his/her CPFT application relates until he/she receives a letter of confirmation from the Bank approving the CPFT application. The Applicant shall also at all times make the required minimum monthly payments on the Approved Amount and all outstanding balances incurred on the UOB CashPlus Account. Late fees and charges will be imposed on the UOB CashPlus Account should the monthly payments not be made by the designated date each month and the Bank may revise such late fees and charges at the Bank's sole and absolute discretion without assigning any reason.
16. All payments received by the Bank shall be applied in any manner or order of priority at the Bank's sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:
- a) All outstanding interest in respect of the UOB CashPlus Account;
 - b) All outstanding fees (including annual fee, late charges and any other fee (except the fees stated in Clause 16(d) herein) in relation to the UOB CashPlus Account);
 - c) All outstanding balances (including excess and within limit utilization (except the Funds Transfer balances stated in Clause 16(d) herein) in relation to the UOB CashPlus Account);
 - d) All outstanding Funds Transfer balances and corresponding fees payable from the highest to the lowest promotional interest rate; and
- Payment application made by the Bank as stipulated above shall reduce the amount of the Approved Amount.
17. The Bank reserves the right to change or add to these Terms and Conditions from time to time by notifying the Applicant in accordance with the Bank's usual practice. The change or addition will take effect on the date specified in the notice.
18. The Applicant shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited from the UOB CashPlus Account to effect the funds transfer to the Applicant's other bank/credit card/credit line account(s), as the case may be.

Note: UOB UNI\$ points which were previously awarded for funds transfer have been abolished.

UOB Cards Funds Transfer Terms And Conditions

Please read these Terms and Conditions carefully. A Principal Cardmember ("Applicant") may, subject to the Terms and Conditions herein, apply to transfer the funds from his/her UOB Card account to his/her bank/credit card/credit line account(s) held with any bank in Singapore ("Funds Transfer"), under the UOB Cards Funds Transfer promotion ("Promotion").

1. The Funds Transfer facility shall only be available to Principal Cardmembers and cannot be deposited into any account with an overdraft facility held with United Overseas Bank Limited (the "Bank").
2. The approved Funds Transfer amount ("Approved Amount") is subject to the outstanding balance on the Applicant's UOB Card account(s), including amounts transferred, processing fees (if any) and service fees chargeable (where applicable) provided such amount does not exceed the available permanent combined credit limit of all the Applicant's UOB Card account(s).
3. The Bank may, on its approval of each Funds Transfer application, open an account in the name of the Applicant and debit the Approved Amount from this account. The outstanding amount, including interests, late payment or fee charges that may be levied on any overdue Fund Transfer amount will be reflected in your monthly statement and shall be payable by you regardless of whether your new card account is activated or not activated. The Bank shall not credit the Approved Amount to any third party account or an account that is denominated in a currency other than Singapore dollars.
4. Should the amount that the Applicant request to transfer together with any processing fee charged (if any), exceed the available credit limit on his/her UOB Card account(s) at the time of the application, the Approved Amount to be transferred will be determined by the Bank at its sole discretion and its decision shall be final and binding.
5. **The promotional interest rate ("Promotional Interest Rate") is applicable only to the Approved Amount and not to existing outstanding balances or amounts subsequently incurred on the Applicant's UOB Card account(s). The Promotional Interest Rate is valid from the date the Bank approves the Funds Transfer request ("Promotion Period") and ends when the Approved Amount is fully paid or on the last day of the promotional tenor, whichever is earlier. Thereafter, the prevailing cash advance interest rate shall apply or such other rates as the Bank may stipulate from time to time at its absolute discretion.**
6. **This Promotion is set up as a funds transfer account ("Account") in the Applicant's UOB Card account. All payments received by the Bank shall be applied in any manner or order of priority at the Bank's sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:**
 - **All unpaid interest, fees and charges, outstanding funds transfer balances shown in any previous statement(s) of account(s).**
 - **All unpaid interest, fees and charges, outstanding funds transfer balances shown in the current statement of account(s).**

Payments made to the Account in the Applicant's UOB Card account(s) will reduce the most recent outstanding funds transfer amount transferred pursuant to this Promotion (after it has been reflected in the Applicant's statement of account) before reducing any other outstanding funds transfer amount or existing balances or amounts subsequently incurred.

7. The Bank shall ordinarily require a minimum of five business days (excluding Saturdays) to process the Funds Transfer request or such other period as the Bank may determine from time to time at its sole discretion.
8. The Applicant shall continue to make payment until his/her selected bank/credit card/credit line account(s) has been credited. The Bank bears no responsibility for any overdue payment or interest incurred arising from any delay in the Funds Transfer. In addition, any charges, fees, interest or losses incurred by the Bank in connection with the Applicant's Funds Transfer, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of the Applicant's other bank/credit card/credit line account(s) shall be borne solely by the Applicant.
9. The Bank reserves the right to amend, add or vary any of these Terms and Conditions at any time and from time to time without giving the Applicant prior notice.
10. The Bank's decision on all matters relating to this Promotion and/or the Funds Transfer shall be at the Bank's discretion and shall be final and binding on the Applicant.
11. By participating in this Promotion, the Applicant agrees to be bound by the Terms and Conditions herein. The existing Terms and Conditions governing the UOB Cardmembers Agreement ("Credit Card Agreement") will continue to apply. In the event of any inconsistency between these Terms and Conditions and the Credit Card Agreement, these Terms and Conditions shall prevail. Please refer to uob.com.sg for the full set of the Credit Card Agreement.
12. Upon any early repayment and/or Account closure, the Applicant will be liable for the full outstanding amount.

Note: Funds Transfer amounts are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.

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