CASHPLUS

from as low as

*Promotional interest rate is only applicable for the first 6 months from the date of transfer approval. Thereafter, the prevailing interest rate will apply. Note: A minimum funds transfer amount of S\$500 applies.

United Overseas Bank Limited, 480 Toa Payoh Lorong 6, #25-01, HDB Hub East Wing, Singapore 310480 Fax: 6438 5251 Website: www.uobgroup.com Company Reg No. 193500026Z

Simply fill up the form and mail or fax it back to us.

Funds Transfer at a low interest rate of 2.88% p.a. for 6 months. Offer ends 8 November 2008

MY PERSONAL DETAILS	FUNDS TRANSFER ARRANGEMENT I
Name (as in NRIC) ☐Mr ☐Mrs ☐Miss ☐Mdm ☐Dr	☐ Credit Card ☐ Credit Line ☐ Other Bank Account
	Account Name
NRIC	(As in your other bank/credit card/credit line account)
Mailing Address	Name of Bank
Postal Code	Account Number
Contact No(H)(O)(HP)	Transfer Amount S\$
	(Min S\$500, rounded to nearest dollar)
MY UOB CASHPLUS ACCOUNT DETAILS	FUNDS TRANSFER ARRANGEMENT II
UOB CashPlus Account Number	☐ Credit Card ☐ Credit Line ☐ Other Bank Account
	Account Name
	(As in your other bank/credit card/credit line account)
	Name of Bank
	Account Number
	Transfer Amount S\$
	(Min S\$500, rounded to nearest dollar)
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Please read these Terms and Conditions carefully. A UOB CashPlus account holder ("Applicant") may, subject to the Terms and Conditions herein, apply to transfer the outstanding balance ("Funds Transfer") on his/her bank/credit card/credit line account(s) held with any bank in Singapore, other than United Overseas Bank Limited (the "Bank") to the Applicant's UOB CashPlus Account (the "Account") under the UOB CashPlus Funds Transfer promotion

- 1. The Funds Transfer promotion ("Funds Transfer Promotion") is open to any Applicant whose Account is in good standing as determined by the Bank.
- 2. The Funds Transfer amount shall not be less than S\$500 for each Funds Transfer and shall not exceed 90% of the Applicant's available credit limit at the time of the application ("Approved Amount").
- 3. Funds transfer from your UOB CashPlus account to any UOB account with an overdraft facility is not permitted.
- 4. The Approved Amount to be transferred shall be determined by the Bank at its sole discretion without giving any reasons whatsoever.
- 5. The Bank reserves the right to decline any Funds Transfer request (including and not limited to request from bank/credit card/credit line account(s) denominated in foreign currencies) at its sole discretion without giving any reasons whatsoever.
- 6. The Promotional Interest Rate ("Promotional Interest Rate") is applicable only to the Approved Amount and not to existing balances incurred on your Account.
- 7. Any approved funds transfer amount shall first be drawn from any credit balances available in your UOB CashPlus account at point of debit. The promotional interest rate is only applicable on the utilised limit of your CashPlus account.
- 8. The Promotional Interest Rate is valid for the duration of the Promotional Tenor with effect from the date the Bank approves the Funds Transfer request ("Promotion Period") and the Bank's prevailing interest rate shall apply to all amount utilised in excess of the Approved Amount during the Promotional Period.
- 9. Any existing deposits will not enjoy the promotional interest rate.
- 10. The Bank shall ordinarily require a minimum of five banking 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.
- 11. Payments made to the Applicant's CashPlus account if less than the amount then owing, will be applied by the Bank to interest, fees, principal or any amount due in such proportions and order and generally in such manner as the Bank deems fit. The prevailing interest rate will apply for balances exceeding such amounts to be decided at the sole discretion of the Bank provided that it shall not apply to the Funds Transfer amount.
- 12. Without prejudice to the generality of the foregoing, the Bank is expressly authorised by the Applicant to transfer and disclose to any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19) (the "Act"), and any fellow member or subscriber as may be recognised as such by MAS, any information relating to the Applicant's Account(s) with the Bank (and for such purposes) as may be permitted under or pursuant to the Act.
- 13. The Applicant shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited to the Account to settle Funds Transfer to credit to the Applicant's other bank/credit card/credit line account(s), as the case may be.
- 14. It is the Applicant's sole responsibility to ensure that there are sufficient funds in his/her Account to meet all payments including but not limited to any standing orders for payment, GIRO transfers and/or cheques drawn on the Applicant's Account. The Bank takes no responsibility for any loss, damage, cost and/or expenses incurred by the Applicant as a result of insufficient funds in the Applicant's Account to meet such payments.
- 15. The Bank reserves the right to amend, add or vary any of these Terms and Conditions of the Promotion from time to time either by giving the Applicant written notice or in such other manner as the Bank may select in its absolute discretion.
- 16. UOB UNI\$ points will not be awarded for such funds transfer transactions. All reward programme terms and conditions apply.
- 17. 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.

IMPORTANT: Please continue to make the minimum monthly payments until you receive a letter of confirmation from United Overseas Bank Limited approving the Funds Transfer.The Bank will not accept funds transferred to another UOB card account or unsecured facility issued by UOB, whether or not held in your name(s). In addition to the above, please visit our website uobgroup.com/cashplus for full set of the terms and conditions governing UOB CashPlus

Applicant's Signature		Date	
Approved FT Amount			
	FOR BANK USE ONLY		

11008B1288			
	Credit Limit	Interest Rate	
Tier 1			
Tier 2			
Tier 3			
Total			
		Approved By:	
Credit Ops: CCOD: Agent Code:			
		FOR BANK USE ONLY	

Please send us your CashPlus Funds Transfer application with this prepaid business reply folder.

- 1. Fold along the dotted lines.
- Fold and insert your CashPlus Funds Transfer application form into this prepaid business reply folder.

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- 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.

BUSINESS REPLY SERVICE PERMIT NO. 00628

UNITED OVERSEAS BANK LIMITED

Personal Financial Services UOB CashPlus Robinson Road P.O. Box 628 Singapore 901228

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