

# payment advantages

## Cash Advance



Need cash urgently? With Cash Advance you can get cash instantly, anywhere, whenever you need it:

- **Via ATMs**

Visit any local UOB ATM with your credit card and PIN, or any UOB / Cirrus / PLUS ATM if you are overseas.

- **At Bank Branches**

Visit any local UOB branch, or any Visa/MasterCard participating bank overseas.

- **At Changi Airport**

Get your cash in foreign currency at the UOB Foreign Exchange Counters in Changi Airport.

**Don't  
Have Your  
Credit Card PIN?**  
Visit  
[www.uobgroup.com/  
paymentadvantages](http://www.uobgroup.com/paymentadvantages)  
or call 1800 222 2121  
now!

*Terms and Conditions*

*\*Cash Advance amount is pegged to 75% of your credit limit or available credit limit (whichever is lower) • 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 • 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*

## SmartPay



Back from an overseas trip or made a big purchase?

Ask for SmartPay<sup>1</sup> to convert up to 5 transactions charged to your UOB Credit Card into a 3, 6 or 12 month interest-free instalment plan. All this with a low administrative fee<sup>2</sup>.

Apply now within 14 days of your monthly statement date!

### To Apply

- Via SMS - Type SmartPay <space> contact number <space> your name, E.g. SmartPay 9xxx xxxx Jill and SMS to (65) 9024 1111.
- Call us at 1800 222 2121 anytime anyway.

<sup>1</sup> SmartPay is valid for a minimum combined amount of S\$500. A maximum of up to five combined retail transactions is allowed. Not valid for JCB Cards, UOB Purchasing Cards, UOB Corporate Cards, UOB Private Labels Cards, all UOB Visa Electron Cards, and all UOB Visa Debit Cards.

<sup>2</sup> One-time administrative fee of 3% (3 or 6-month instalment plan) or 5% (12-month instalment plan) will be charged in full within the first instalment and is non-refundable. Other terms and conditions apply.

# Interest-Free Loan



Get S\$5,000  
cash for  
as low as  
S\$8 a day<sup>†</sup>!

Get an Interest-Free Loan of at least S\$500 or more, up to your available credit limit on your UOB Credit Card. Use this extra cash for whatever you wish. Repayment is more flexible than ever, with options of 6, 12, 18 or 24 monthly instalments at 0% interest\*.

What's more, for each approved Interest-Free Loan application, you'll earn 10 chances<sup>†</sup> to drive away the coveted Audi R8.



UOB CARDS

To Apply

- 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*

<sup>†</sup> For illustration purposes only. Calculation is based on an Approved Loan Amount of S\$5,450 (inclusive of a 9% processing fee) over 24 monthly instalments.

\* A one-time non-refundable processing fee of the requested amount applies. The processing fees for the requested amounts are 3% for a 6-month instalment plan, 5% for a 12-month instalment plan, 7% for a 18-month instalment plan and 9% for a 24-month instalment plan. Your Approved Loan Amount will include the processing fee and the requested loan amount. The Approved Loan Amount should not exceed the available credit limit of your UOB Credit Card. The Bank reserves the right to reject any application or vary the requested amount at its absolute discretion.

<sup>†</sup> Ten chances in the UOB Audi R8 draw will be allotted for each approved Interest-Free Loan application. Valid for all Interest-Free Loan applications received from 25 March to 30 September 2008. In the event of any early termination of the Interest-Free Loan, UOB reserves the right to forfeit all accompanying chances earned at its sole discretion. "UOB Audi R8 Draw" terms and conditions apply. For details, please refer to [www.uobgroup.com](http://www.uobgroup.com).

☒ **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:     (MM/YY)

Mobile Phone No.:

Office Phone No.:

Requested Amount: S\$      (minimum amount of S\$500)\*

Repayment Period:   - month instalment (6, 12, 18 or 24 months)<sup>†</sup>

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

Please read carefully. 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 \$500 (or such other minimum amounts which United Overseas Bank (the "Bank") may determine at its absolute discretion).
3. Upon approval of the application, the Bank will credit the amount approved under the application ("Requested Loan 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 in its absolute discretion. Each application is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
5. Upon approval of each application, a non-refundable processing fee (the "Processing Fee") on the Requested Amount at a rate determined by the Bank at its discretion will be charged. The Processing Fee chargeable will be combined with the Requested Loan Amount as the final loan amount (the "Approved Loan Amount") and will be charged to and debited from the Credit Card Account specified in the application for each successful application.
6. Amount payable for each monthly instalment (the "Monthly Instalment Amount") shall be determined based on the Approved Loan Amount and the number of monthly instalments indicated on the application.
7. Each Monthly Instalment Amount shall be charged to the Credit Card Account and will be treated in the same way as any other credit card transaction charged to the credit card account. The Monthly Instalment Amount will be reflected in the credit 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 Credit Card Account in accordance with the Card Terms.
8. Upon approval of the application, your available combined credit limit will be provisionally reduced by blocking out an amount equivalent to the Approved Loan 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.
9. Transactions in connection to this facility are not eligible for UNIS, SMARTS, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebate.
10. In the event that you terminate the facility, or make prepayment of all outstanding instalment amount under the facility, an administrative fee of \$100 (or such other amount as the Bank may from time to time in its discretion determine) will be levied. Such fee shall be debited from the Credit Card Account.
11. The Bank is entitled in its 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.
12. 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.