

Frequently Asked Questions

Q1. Is there a fee for the UOB Lady's Payment Facility ("Payment Facility")?

Yes, a one-time administration fee of 2% of the total Approved Amount will be charged to your UOB Lady's Card. The administration fee payable together with the Approved Amount must be within the available credit limit of your UOB Lady's Card at the time of the approval of your Payment Facility.

Q2. How long will it take to process the Payment Facility?

The approval process for the application of the Payment Facility will take up to ten (10) Singapore working days from the date of UOB's receipt of the completed and signed application form and all the requisite documentation.

Upon UOB's approval of the Payment Facility, the Approved Amount will be credited into the Designated Bank Account (current/savings) that is stated in the Payment Facility application form in one lump sum payment before or on the 3rd to 5th Singapore working day after the day of UOB's approval of the Payment Facility.

Q3. How would I know the outcome of the application of the Payment Facility?

You will be notified of the outcome of the application via a letter which will be mailed to the billing address of your UOB Lady's Card as per the Bank's record.

Q4. What should I do with the Approved Amount in the Designated Bank Account (current/savings)?

You will have to make your own necessary payment to the merchant via your preferred mode of payment, such as cash, cheque, etc.

Q5. When will I get my UNI\$ for the Payment Facility?

If the one-time full payment arrangement is selected, you will receive the full UNI\$ once the Approved Amount has been posted to your UOB Lady's Card account.

If the 12-monthly instalment payment arrangement is selected, the UNI\$ will be credited whenever the monthly instalment is posted to your UOB Lady's Card account.

Please note that the Approved Amount will not be eligible for other rewards/ promotions/ programmes, such as the base earn rate of UNI\$1 for every S\$5 spent.

Q6. What happened if my Requested Amount is more than the available credit limit of my UOB Lady's Card at the time of approval of the Payment Facility?

UOB shall process the application based on an amount which is lower than the Requested Amount and such lower amount is within the available credit limit of your UOB Lady's Card as at the time of approval of your application for the Facility.

Q7. How can I request for an amount that is more than the available credit limit of my UOB Lady's Card?

To do so, you may do one of the following:

- i) Make payment of your current outstanding amounts in connection with your UOB Lady's Card
- ii) Request for a credit limit review of your UOB Lady's Card via uob.com.sg/cli

Please ensure that your available credit limit for your UOB Lady's Card has been adjusted before applying for the Payment Facility.

Q8. Will there be a fee for terminating the Payment Facility?

A processing fee of S\$100 will be applied in the event of termination or any early repayment of the Payment Facility.