

**Terms and Conditions of the UOB Lady's Payment Facility (One Time Full Payment or 12 Month Monthly Instalments) ("Terms and Conditions"):**

1. The UOB Lady's Payment Facility (One Time Full Payment or 12 Month Monthly Instalments) ("**Facility**") can be applied for by selected Cardmembers who receives a direct mailer or Short Message System (SMS) from United Overseas Bank Limited ("**UOB**") in connection with the Facility. Such application for the Facility is subject to the Terms and Conditions. The term "**Cardmembers**" refers to principal holders of a UOB Lady's Credit Card ("**Card**") issued in Singapore by UOB and whose Card account is/are valid, subsisting, in good standing and satisfactorily conducted, as determined by UOB, in its absolute discretion and which Card has not been cancelled at the time of application for the Facility.
2. To apply for the Facility, the Cardmember must submit the completed and signed Facility Application Form ("**Form**") and provide all the required documents to the Bank. The Form shall include, amongst others, the total amount ("**Requested Amount**") that is being applied for under the Facility. It is the Cardmember's responsibility to ensure that the Requested Amount is within his/her Card's available credit limit as at the time of approval of the Cardmember's application for the Facility; **failing which, UOB shall process the application based on an amount that is lower than the Requested Amount and such lower amount is within the Cardmember's Card's available credit limit as at the time of approval of the Cardmember's application for the Facility.** Notwithstanding anything to the contrary, UOB shall at all times retain the discretion to approve or reject the Cardmember's application.
3. By applying for the Facility, the Cardmember commits itself to comply with all the prevailing Terms and Conditions and the Cardmember is deemed to have already read, understood and accepted all the Terms and Conditions. Notwithstanding the Requested Amount applied for by the Cardmember under the Form, the Cardmember accepts whatever quantum UOB decides to approve at its absolute discretion. By submitting the Form, the Cardmember requests from UOB such amount under the Facility as UOB decides to approve and credit into the Designated Bank Account ("**Approved Amount**"); provided that the Approved Amount is equal to or less than the Requested Amount and is within the available credit limit of the Cardmember's Card as at the time the Cardmember's application for the Facility is approved.
4. A one-time administration fee ("**Administration Fee**") of two per cent (2%) of the total Approved Amount will be charged to the Card stated in the Form. The Administration Fee together with the Approved Amount must be within the available credit limit of the Cardmember's Card at the time the Cardmember's application for the Facility is approved.
5. This Facility is available from 1 November 2017 to 31 December 2017 (both dates inclusive), unless otherwise stated.
6. The Cardmember is not permitted to sign up for the Facility on behalf of any supplementary cardmember although that Cardmember is responsible for any outstanding balances on the supplementary card.

7. The Cardmember is responsible for the accuracy of the bank account details (including, but not limited to, the details of Designated Bank Account (as defined below)) and all other information in any document (including, but not limited to, the card number of the Card inserted on the Form) submitted to or, where applicable, provided to UOB, and the Cardmember warrants that all such information is true, correct and accurate. UOB shall not be liable or responsible for any losses, damages and/or costs incurred or sustained arising from any incomplete document or information and/or inaccuracy in any document or information, furnished and submitted by the Cardmember to UOB.
8. (a) Approval process for the application of the Facility and the Requested Amount will take up to ten (10) Singapore working days from the date of UOB's receipt of the Form. Any incomplete documentation or any Form with incomplete information or wrong details or which has not been signed will result in a delay in the processing of the application for the Facility. The Cardmember agrees that UOB may, in its opinion, reject any application for the Facility and/or the Requested Amount and UOB is not under any obligation whatsoever to give any explanation or reason or prior notice to the Cardmember if any application is rejected or not approved or the Approved Amount granted is less than the Requested Amount. The Cardmember must have sufficient available credit limit on the Card that is more than the Requested Amount at the time of approval of the Cardmember's application for the Facility. The Approved Amount made available to the Cardmember under the Facility will be determined by UOB at its absolute discretion and the application of the Facility is subject to UOB's approval.  
  
(b) Upon UOB's approval of the Facility, the Approved Amount shall be charged to the Card account and shall be credited into a Singapore dollar denominated bank account (current/savings) that is opened and maintained in the name of the Cardmember as specified in the Form (the "**Designated Bank Account**") in one lump sum payment before or on the third (3<sup>rd</sup>) to fifth (5<sup>th</sup>) Singapore working day after the day of UOB's approval of the Facility and the Cardmember's available credit limit on the Card will be reduced by the Approved Amount, and the credit limit will be correspondingly restored upon receipt of payment(s).
9. (a) The Approved Amount shall be charged to the Cardmember's Card at the time of approval of the application for the Facility and the Cardmember can choose to pay the same via any one of the following payment arrangements:-
  - (i) a one (1) time full payment on the next monthly Card billing statement that is issued after the application for the Facility has been approved. The one-time Administration Fee will be posted together with that one-time full payment; or
  - (ii) over twelve (12) monthly instalments as billed in the monthly Card billing statements issued after the application for the Facility has been approved. The one-time Administration Fee will be posted together with the first of such instalments.  
(b) If:

(i) the one (1) time full payment arrangement is selected, the Approved 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 and shall be payable in accordance with the Standard Terms.

(ii) the twelve (12) monthly instalments payment arrangement is selected:-

(1) the UNI\$ credited (as referred to under Paragraph 10(b) below) will be based on the monthly instalment amount payable;

(2) if the Approved Amount cannot be divided into equal monthly instalments, the difference between the Approved Amount and the aggregate of the first eleven (11) monthly instalments payments will be posted as the last instalment payment amount in the applicable monthly Card billing statement;

(3) 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; and

(4) the monthly instalments payable will be reflected in the relevant monthly Card billing statement and shall be payable in accordance with the Standard Terms.

In particular, but without prejudice to the generality of any of the above preceding sentences, interests and late payment charges will be levied on any overdue payments and/or instalment as well as other overdue amounts in the Card account in accordance with the Standard Terms.

10. (a) A processing fee of Singapore Dollars One Hundred (S\$100.00) will be levied for the processing of a voluntary Card account closure or termination or any early repayment of the Facility. To cancel the Facility, the Cardmember must give prior written or verbal notification to UOB (at 1800 222 2121). Cancellation will be subject to the Bank's approval and it will take effect seven (7) Singapore working days from the date of approval of cancellation by the Bank.

(b) A Cardmember of a successful Facility application will be awarded with UNI\$2.5 for every Singapore Dollars Five only (S\$5.00) of the Approved Amount charged to the Card account (equivalent to 1 mile for every S\$1 charged). UNI\$ awarded is subject to the prevailing terms and conditions of the UOB Rewards Programme (available at [uob.com.sg/rewards](http://uob.com.sg/rewards)).

(c) The Approved Amount will not be eligible for other promotions/programmes.

11. When UOB determines a matter in its opinion, the determination is made at their absolute discretion. When UOB acts or refuses to act on any matter including any instruction or transaction, UOB does not need to provide any reason or prior notice for their act or refusal unless required by the law. If UOB receives any instruction on a non-Singapore working day or after the specified clearance or cut-off times, UOB may treat the instruction as having been received by UOB on the following Singapore working day.

12. UOB reserves the right, in its absolute discretion, to amend, delete or vary any of the Terms and Conditions without giving any reason or prior notice. The Terms and Conditions and amendments made to them from time to time shall apply to the Cardmember. The Terms and Conditions herein are to be read together with the prevailing terms and conditions of the UOB Cardmembers Agreement (available at [uob.com.sg/cards](http://uob.com.sg/cards)) and the prevailing terms and conditions of the UOB Rewards Programme (collectively the “**Standard Terms**”). The Standard Terms will not apply to the extent that they are inconsistent with, or expressly overridden by, the Terms and Conditions. In the event of inconsistency between the Terms and Conditions and any advertising, promotional and other materials relating to or in connection with the Facility, the Terms and Conditions shall prevail. The Terms and Conditions are accurate at the date and time of printing.
13. A person who is not a party to the Terms and Conditions or any agreement governed by the Terms and Conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any such terms and any terms of such agreement.
14. The Terms and Conditions herein and all matters arising out of or in connection with the Facility and the Approved Amount are subject to the laws of Singapore and the Cardmember irrevocably agrees to submit to the exclusive jurisdiction of the Courts of Singapore. This clause does not limit UOB’s right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.