

payment *advantages*

Cash Advance



Ever found yourself in a situation where you need cash urgently but don't know where to get it? With Cash Advance you can get cash instantly, anywhere, whenever you need it.

Five EASY Ways to get Cash Advance:

- **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 with your credit card.
- **Over UOB Foreign Exchange Counters in Changi Airport**
Get your cash in foreign currency at the UOB Foreign Exchange Counters in Changi Airport.
- **Via SMS**
Simply SMS *Cash <space> contact number <space> name* to (65) 9024 1111.
- **Via call-ins**
Call 1800 222 2121 (24-hour) and speak to our Customer Service Representative.

**Don't
Have Your
Credit Card PIN?**
Visit us at
[www.uobgroup.com/
paymentadvantages](http://www.uobgroup.com/paymentadvantages)
or call our 24-hour hotline
at 1800 222 2121 for
one 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



Stretch your
dollar further.
Pay everything
by instalment
with SmartPay.

Back from an overseas trip or made a big purchase? Ask for SmartPay¹. It is the easy way to convert up to five transactions charged to your UOB Credit Card that is of S\$500 or more combined, into a 3, 6 or 12 month interest-free instalment plan. All this with a low administrative fee².

What's more, for every SmartPay approved from now till 30 September 2008, you'll get 10 chances³ to drive away the highly coveted Audi R8.

To Apply

Convert to SmartPay within 14 days of your monthly credit card statement date.

- 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.

¹ 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.

² 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.

³ Cardmember will earn ten chances in the Audi R8 lucky draw for every approved SmartPay application received from 25 March 2008 to 30 September 2008. In the event of any early termination of the SmartPay application(s), UOB reserves the right to forfeit all accompanying chances earned. "UOB Audi R8 Draw" terms and conditions apply. For details, please refer to www.uobgroup.com