



0% Promotional Interest Rate Terms and Conditions

The promotional interest rate of 0% ("Promotional Interest Rate") is applicable for new UOB One Card applications approved on or after 11 April 2011.

Existing UOB One cardmembers will not be eligible for this promotion.

Cardmembers who had cancelled their UOB One Cards less than 6 months prior to application will not be eligible for this promotion when they re-apply for UOB One Card.

The Promotional Interest Rate is valid for 6 months from the month the Bank approves the UOB One Card application ("Promotion Period"). Thereafter, the prevailing interest rate of 24% p.a. shall apply or such other rates as the Bank may stipulate from time to time at its absolute discretion.

The Promotional Interest Rate is valid only for purchases charged to your UOB One Card during the Promotion Period. Any funds transfer, cash advance transactions, fees, interests and other financial charges are excluded from this Promotional Interest Rate and applicable prevailing interest rates will be applied accordingly.

Interests will not be charged for purchases made during the Promotion Period, provided that cardmember makes a minimum payment shown in his/her monthly UOB One Card statement by the payment due date of each billing cycle.

In the event of late payment by the cardmember, the Bank has the absolute discretion to withdraw/cancel the Promotional Interest Rate extended to the cardmember. Upon withdrawal/cancellation, the cardmember will be liable for the full outstanding amount.

The Bank reserves the right to amend, add or vary any of these Terms and Conditions at any time and from time to time without giving the cardmember prior notice. The Bank's decision on all matters relating to this promotion shall be at the Bank's discretion and shall be final and binding on the cardmember.

By participating in this Promotion, the cardmember agrees to be bound by the Terms and Conditions herein.

The existing Terms and Conditions governing the UOB Cardmembers Agreement ("Credit Card Agreement") will continue to apply. In the event of any inconsistency between the Terms and Conditions herein and the Credit Card Agreement or any brochure, marketing or promotional material relating to this promotion, the Terms and Conditions herein shall prevail.

Please refer to uob.com.sg for the full set of the Credit Card Agreement.

"UOB" and "Bank" means United Overseas Bank Limited.