

UOB CARDS & PAYMENT PRODUCTS

Project Title: UOB CashPlus – 6 months interest free promotion	Version: 3.0	Date: 25 March 2014
Prepared By: Grace Bong	Approved By: na	Status: Circulation Copy

Frequently Asked Questions (FAQ)

SECTI ON I	General																																																																											
Q1	Who is eligible for the promotion?																																																																											
A1	Customer (“Eligible Customer”) who has successfully opens a UOB CashPlus account between 1 st April 2014 and 31 st July 2014 (“Promotion Period”).																																																																											
Q2	How does the 6 months interest free promotion works?																																																																											
A2	<p>a) CashPlus Eligible Customer</p> <p>6 months interest free comprises of the lowest six (6) months interest payable on your CashPlus account over two qualifying periods. Each qualifying period comprises of 6 consecutive statement months where we will award the lowest three (3) months interest payable on your CashPlus account.</p> <p>The following example illustrates the total interest rebates that an Eligible Customer will earn/be given if he/she successfully applies and opens an Account in April 2014.</p> <table><tr><th></th><th colspan="6">Round 1: Qualifying statement cycle</th><th colspan="6">Round 2: Qualifying statement cycle</th></tr><tr><th></th><th>May 2014</th><th>Jun 2014</th><th>July 2014</th><th>Aug 2014</th><th>Sept 2014</th><th>Oct 2014</th><th>Nov 2014</th><th>Dec 2014</th><th>Jan 2015</th><th>Feb 2015</th><th>Mar 2015</th><th>April 2015</th></tr><tr><td>Interest Charged in the respective statement</td><td>S\$10</td><td>S\$90</td><td>S\$80</td><td>S\$80</td><td>S\$70</td><td>S\$50</td><td>S\$80</td><td>S\$80</td><td>S\$70</td><td>S\$60</td><td>S\$50</td><td>S\$0</td></tr><tr><td>Counted towards interest rebate</td><td>Yes</td><td>No</td><td>No</td><td>No</td><td>Yes</td><td>Yes</td><td>No</td><td>No</td><td>No</td><td>Yes</td><td>Yes</td><td>Yes</td></tr><tr><td>Interest Rebates Amount</td><td colspan="6">S\$130</td><td colspan="6">S\$110</td></tr></table> <p>b) CashPlus Personal Loan Eligible Customer</p> <p>During the Promotion Period, if you successfully opens</p> <ul style="list-style-type: none">- a CashPlus account and- simultaneously applies for and obtains a CashPlus personal loan from the Bank with a loan tenor of four (4) years or five (5) years. <p>You will enjoy six (6) months interest rebates on the interest amounts payable on the approved CashPlus personal loan amount obtained.</p> <table><tr><th>UOB CashPlus Personal Loan amount</th><th>Applicable interest rate</th><th>Interest Rebate Period</th><th>Interest Charged per month</th><th>Total Interest Rebate Earned/Given during the Interest Rebate Period</th></tr><tr><td>S\$10,000.00</td><td>6.8% p.a.</td><td>6 months</td><td>S\$56.70 (S\$10,000.00 x 6.8% p.a.) / 12 months</td><td>S\$340 (6 months X S\$56.70)</td></tr></table> <p>You can only be eligible for either interest rebates earned under a) or interest rebates earned under b).</p>		Round 1: Qualifying statement cycle						Round 2: Qualifying statement cycle							May 2014	Jun 2014	July 2014	Aug 2014	Sept 2014	Oct 2014	Nov 2014	Dec 2014	Jan 2015	Feb 2015	Mar 2015	April 2015	Interest Charged in the respective statement	S\$10	S\$90	S\$80	S\$80	S\$70	S\$50	S\$80	S\$80	S\$70	S\$60	S\$50	S\$0	Counted towards interest rebate	Yes	No	No	No	Yes	Yes	No	No	No	Yes	Yes	Yes	Interest Rebates Amount	S\$130						S\$110						UOB CashPlus Personal Loan amount	Applicable interest rate	Interest Rebate Period	Interest Charged per month	Total Interest Rebate Earned/Given during the Interest Rebate Period	S\$10,000.00	6.8% p.a.	6 months	S\$56.70 (S\$10,000.00 x 6.8% p.a.) / 12 months	S\$340 (6 months X S\$56.70)
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	Customer who signs up for CashPlus Personal Loan upfront Interest rebate will be credited by 31 December 2015.						
Q4	If an Eligible Customer has a CashPlus Personal Loan and subsequently also spend on his CashPlus a/c, will he be eligible for interest rebates on both his CashPlus Personal loan a/c and his prevailing usage?						
Q4	Customer is only eligible for interest rebates payable on his CashPlus Personal Loan a/c.						
Q5	Will I be notified on the crediting?						
A5	You will be able to view the interest rebate credited to your CashPlus a/c from your statement or online through PIB. The transaction will be under description "6mths Interest Free Rebate".						
Q6	Who is not eligible for this promotion and interest rebate?						
A6	Customer who closed and reapplied for a UOB CashPlus account in the last twelve (12) months prior to the Promotion Period will not be eligible for the promotion. Eligible customer who subsequently applies for UOB CashPlus Funds Transfer during the 12 months interest rebate qualifying period will not be eligible for the promotion. Any interest rebate earned thus far will also be forfeited.						
Q7	If existing customers called in and request for 6 months interest free promotion, if not they threaten to close the account, how should we handle them?						
A7	Kindly provide us the details of these customers and we will grant these customers 6 months interest rebates on exceptional basis.						
Q8	Noticed that UOB has an on-going gift promotion for personal loan. But now you are offering me the CashPlus 0% for 6 months interest promotion. Why is this so?						
A8	The 0% interest for 6 months promotion is only applicable for new CashPlus customers who applied between 1 st April 2014 and 31 st July 2014 ("Promotion Period"). If you applied and simultaneously approved for a CashPlus personal loan account during the Promotion Period, you will be eligible for both promotions: CashPlus 0% interest for 6 months and also the personal loan gift promotion. Terms and conditions apply. • Apply for UOB CashPlus Personal Loan and receive one of the following gifts. <table border="1"> <thead> <tr> <th colspan="2">UOB Promotions</th> </tr> </thead> <tbody> <tr> <td>For a minimum approved loan of S\$10,000</td> <td> Dyson Mini AM02 Tower Fan (Blue) worth S\$579 </td> </tr> <tr> <td>For a minimum approved loan of S\$7,000</td> <td> Philips HTL2160C Sound Bar worth S\$339 </td> </tr> </tbody> </table> <p><small>Each promotion tier is valid for the first 100 successful applicants who apply for a UOB Personal Loan on UOB CashPlus or Credit Card account with a minimum approved loan amount as stated over a minimum loan term of 24 months from 1 January 2014, while stocks last. A redemption letter for the gift will be sent to the successful loan applicant within two months. Limited to 1 gift per applicant. This promotion is not valid with other promotions or offers. The Bank reserves the right to change the value of the Gift (Dyson Mini AM02 Tower Fan (Blue) worth S\$579 or Philips HTL2160C Sound Bar worth S\$339) to the applicant should the UOB Personal Loan on UOB CashPlus or Credit Card account be cancelled within 24 months from date of application. A cancellation charge of S\$100 will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding loan amount at any time before expiry of the loan term. Interest and/or processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or prepayment. The Gift cannot be exchanged for cash, other products or privileges. The Bank reserves the right to replace the Gift with another item of similar value without prior notice. The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this promotion. The Bank is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. The Bank will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. The Bank reserves the right to amend, suspend or terminate this promotion at any time and without prior notification.</small></p>	UOB Promotions		For a minimum approved loan of S\$10,000	 Dyson Mini AM02 Tower Fan (Blue) worth S\$579	For a minimum approved loan of S\$7,000	 Philips HTL2160C Sound Bar worth S\$339
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