

## CREDIT CARD FUNDS TRANSFER APPLICATION FORM

Hurry! Simply complete the Funds Transfer Application Form below and mail it back to United Overseas Bank Limited, UOB Card Centre, Robinson Road P.O Box 1688, Singapore 903338 or fax it to 6253 1624.

For more details, please contact our 24-hour Call Centre at 1800 222 2121. This promotion is valid till 30 October 2010

Yes! I want to enjoy UOB Credit Card Funds Transfer for:

| Approved Funds Transfer Amount | Tenor    | Promotional interest rate<br>(Effective interest rate <sup>#</sup> ) |
|--------------------------------|----------|----------------------------------------------------------------------|
| S\$500 or more                 | 6 months | 1.88% p.a.                                                           |

| My Personal Details                                                            |                       |               |  |  |  |
|--------------------------------------------------------------------------------|-----------------------|---------------|--|--|--|
| Name (as in NRIC/Passport): Mr/Ms                                              | NRIC/Passport No.:    |               |  |  |  |
| Tel:                                                                           | (O)                   | (HP)          |  |  |  |
| UOB Credit Card Account No.:                                                   |                       |               |  |  |  |
| Disbursement Details                                                           |                       |               |  |  |  |
| Account Name: (As per your other bank/cred                                     | it card/credit line a | Name of Bank: |  |  |  |
| Bank/Credit Card/Line of Credit Account N                                      | No.:                  |               |  |  |  |
| Funds Transfer Amount: S\$ .00 (Minimum S\$500, rounded to the nearest dollar) |                       |               |  |  |  |

## **UOB Credit Card Funds Transfer Terms And Conditions**

Please read these Terms and Conditions carefully. A Principal Cardmember ("Applicant") may, subject to the Terms and Conditions herein, apply to transfer the funds from his/her UOB Credit Card account to his/her bank/credit card/credit line account(s) held with any bank in Singapore ("Funds Transfer"), under the UOB Credit Card Funds Transfer promotion ("Promotion").

- The Funds Transfer facility shall only be available to Principal Cardmembers and cannot be deposited into any account with an overdraft facility held with United Overseas Bank Limited (the "Bank").
- 2. The approved Funds Transfer amount ("Approved Amount") is subject to the outstanding balance on the Applicant's UOB Credit Card account(s), including amounts transferred, processing fees (if any) and service fees chargeable (where applicable) provided such amount does not exceed the available permanent combined credit limit of all the Applicant's UOB Credit Card account(s).
- The Bank may, on its approval of each Funds Transfer application, open an account in the name of the Applicant and credit the Approved Amount to this account. The 3. Bank shall not credit the Approved Amount to any third party account or an account that is denominated in a currency other than Singapore dollars.
- Should the amount that the Applicant request to transfer together with any processing fee charged (if any), exceed the available credit limit on his/her UOB Credit Card account(s) at the time of the application, the Approved Amount to be transferred will be determined by the Bank at its sole discretion and its decision shall be final and
- The promotional interest rate ("Promotional Interest Rate") is applicable only to the Approved Amount and not to existing outstanding balances or amounts subsequently incurred on the Applicant's UOB Credit Card account(s). The Promotional Interest Rate is valid from the date the Bank approves the Funds Transfer request ("Promotion Period") and ends when the Approved Amount is fully paid or on the last day of the promotional tenor, whichever is earlier. 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. 5
- This Promotion is set up as a funds transfer account ("Account") in the Applicant's UOB Credit Card account. All payments received by the Bank shall be applied in any manner or order of priority at the Bank's sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:
  - All unpaid interest, fees and charges, outstanding funds transfer balances shown in any previous statement(s) of account(s).

  - All unpaid interest, fees and charges, outstanding funds transfer balances shown in the current statement of account(s).

    Payments made to the Account in the Applicant's UOB Credit Card account(s) will reduce the most recent outstanding funds transfer amount transferred pursuant to this Promotion (after it has been reflected in the Applicant's statement of account) before reducing any other outstanding funds transfer amount or existing balances or amounts subsequently incurred.
- 7 The Bank shall ordinarily require a minimum of five business days (excluding Saturdays) to process the Funds Transfer request or such other period as the Bank may determine from time to time at its sole discretion.
- The Applicant shall continue to make payment until his/her selected bank/credit card/credit line account(s) has been credited. The Bank bears no responsibility for any overdue payment or interest incurred arising from any delay in the Funds Transfer. In addition, any charges, fees, interest or losses incurred by the Bank in connection with the Applicant's Funds Transfer, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of the Applicant's other bank/credit card/credit line account(s) shall be borne solely by the Applicant.
- 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 Applicant prior notice.

  The Bank's decision on all matters relating to this Promotion and/or the Funds Transfer shall be at the Bank's discretion and shall be final and binding on the Applicant. 10.
- By participating in this Promotion, the Applicant 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 these Terms and Conditions and the Credit Card Agreement, these Terms and Conditions shall prevail. Please refer to uob.com.sg for the full set of the Credit Card Agreement.
- 12 Upon any early repayment and/or Account closure, the Applicant will be liable for the full outstanding amount.

Note: Funds Transfer amounts are not eligible for UNI\$. SMART\$. Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates,

By signing this application, I, the Principal Cardmember:

- represent and warrant that all information provided by me in this application is true and complete
- (i) (ii) authorise UOB to conduct credit checks and verify information given in this application with any party without reference to me;
- (iii) (iv) authorise UOB to pay the above named credit issuing company/bank such amount that UOB may approve; and acknowledge and agree that the Funds Transfer shall be subject to the UOB Credit Card Funds Transfer Terms and Conditions as stated above.

| FOR BANK USE Source Code: EDM188 |             |                |                |  |  |
|----------------------------------|-------------|----------------|----------------|--|--|
|                                  |             |                |                |  |  |
| Card Type:                       | POT:        | Interest Rate: |                |  |  |
| Card Expiry:                     | POT Expiry: | FT App Amt:    | Review Code:   |  |  |
| CreditSure: * Y / I              | ١           | Officer Name:  | Approval Name: |  |  |
| (* Delete where applicable)      |             |                |                |  |  |

<sup>#</sup>Effective interest rate is subject to compounding if the monthly finance charges are not paid in full.