

Product Highlight Sheet

Product name	<u>Credit Card</u>	<u>CashPlus</u>
Interest-free period	Up to 21 days from statement date if outstanding is paid in full.	Not applicable.
Interest on purchases (where applicable)	24% per annum (subject to a minimum charge of \$2.50 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if outstanding is not paid in full by due date).	17.95% per annum (subject to a minimum charge of \$5.00 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made) Default interest rate of 23.95% per annum (subject to a minimum charge of \$5.00 per month) is applicable if no minimum payment is made. It is calculated on a daily basis, from a day after due date until minimum payment is made. Thereafter, the interest rate will revert back to 17.95% per annum.
Interest on cash advances	24% per annum on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the outstanding is paid in full.	Not applicable.
Minimum monthly payment	3% of current balance or \$50, whichever is higher, plus any overdue amounts.	2.5% of current balance or \$30, whichever is higher, plus any overdue amounts.
Late payment charges	\$60 if minimum payment is not received by due date.	\$90 if minimum payment is not received by due date.
Annual membership fee	Refer to the individual product information for the amount.	\$80 per annum.
Cash advance fee	6% of cash advance amount subject to a minimum fee of \$15.	Not applicable.
Fees for foreign currency	For Visa, MasterCard, JCB International or China Unionpay credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5%.	Not applicable.

transactions	For American Express credit cards, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1.25% of which will be retained by American Express.	
Dynamic Currency Conversion Fee	All Visa and MasterCard transactions effected in Singapore dollars and processed overseas are levied an additional fee of 0.8% by Visa and MasterCard International respectively.	Not applicable.
Payment hierarchy	Not applicable.	If the outstanding is not paid in full, the payment received is first applied to all outstanding interest followed by outstanding fees then to outstanding balance that attracts the lowest interest bearing balance.
Lost / stolen card liability	\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf .	Not applicable.
	There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete Terms and Conditions (Cardmembers Agreement).	There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete Terms and Conditions (Terms and Conditions Governing UOB CashPlus)