UOB CASHPLUS INSTALMENT LOAN

UOB CashPlus Instalment Loan gives you 4 reasons to take control of your finances:

- ✓ Monthly interest rates from as low as 0.49%
- ✓ Fixed monthly repayments
- ✓ Flexible repayment tenor of up to 60 months
- ✓ A standby revolving line of credit with every repayment you make

	Tenor (Months)	Processing Fee (%)	Published interest rates (% p.a.)	Effective interest rates (% p.a)
New UOB CashPlus accountholder as at 1 January 2012 onwards	12	2.5%	5.88	15.44
	24		5.88	13.44
	36		7.88	16.11
	48		7.88	15.52
	60		7.88	15.06

Existing UOB CashPlus accountholder as at 31 December 2011	Tenor (Months)	Processing Fee (%)	Published interest rates (% p.a.)	Effective interest rates (% p.a)
If your annual income is above S$30,000	12	2.5%	5.88	15.44
	24		5.88	13.44
	36		7.88	16.11
	48		7.88	15.52
	60		7.88	15.06
If your annual income is in the range of S$20,000 to S$29,999	12	2%	8.88	19.83
	24		8.88	18.27
	36		9.88	19.15
	48		9.88	18.53
	60		9.88	18.01

The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account total charges and the way repayment is made. Figures are rounded to the nearest dollar. Please note that the disbursed loan amount will be nett of the processing fee of the approved loan amount.

Illustration of how UOB CashPlus Instalment Loan works:
Based on loan amount of S$2,000 and tenor of two years at published interest rate of 5.88% p.a., enjoy low monthly repayments at [S$2000 + (5.88%p.a. x 2 years) / 24 months] S$93!

For just about anything you need. You can just CashPlus it.

	Amount	Tenor (months)	Monthly Instalment
Vacation	S$5,000	24	S$233
Home and Furnishings	S$8,000	24	S$373
Wedding	S$10,000	24	S$466

Figures are rounded to the nearest dollar. Please note that the disbursed loan amount will be nett of the processing fee of the approved loan amount.

ENROLMENT FORM

Simply mail us the completed form or fax it to 6253 1624. For more details, please contact our 24-hour Call Centre at 1800 222 2121.

(Please tick preferred tenor)

❒ 12 months ❒ 24 months ❒ 36 months

❒ 48 months ❒ 60 months

Loan Amount (minimum of S$1,000, rounded to the nearest S$10)

MY PERSONAL DETAILS

Name (as in NRIC)

NRIC

Contact No.

UOB CashPlus Account Number (Mandatory)

_ _ _ – _ _ _ – _ _ _ – _

DISBURSEMENT DETAILS

Name of Bank

Account Name (as in your other bank/credit card/credit line account)

Account Number†

† Funds transfer from your UOB CashPlus account to any UOB account with an overdraft facility is not permitted.

FOR BANK USE ONLY

30: ILIA072012/24/36/48/60
20: I2IA072012/24/36/48/60

Checked By:

Approved By:

TERMS AND CONDITIONS

UOB CashPlus Instalment Loan Terms & Conditions (CPIL-V1.6-20012012)

1. UOB CashPlus Instalment Loan ("CPIL") is governed by these terms and conditions ("CPIL Terms") and the UOB CashPlus Agreement ("CashPlus Terms"). In the event of any inconsistency between the CPIL Terms and the CashPlus Terms, the CPIL Terms shall prevail insofar as they relate to CPIL. United Overseas Bank Limited ("UOB") reserves the right to change the CPIL Terms at any time.
2. Subject to Clause 4, all UOB CashPlus accountholders deemed to be in good standing as determined by the Bank are eligible to apply for CPIL.
3. A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPIL.
4. Upon UOB's approval of your application for CPIL, you are deemed to have authorised UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the "Loan Amount"), including interest charges.
5. The minimum CPIL amount is S$1,000 or such other amount as UOB may determined at its sole and absolute discretion.
6. The Loan Amount (including interest charges and processing fee, if applicable) shall not exceed the available credit limit of your UOB CashPlus account.
7. The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPIL.
8. Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each CPIL application.
9. The effective interest rate ("EIR") is the actual rate incurred for using the CPIL, taking into account total charges and the way repayment is made and the applicable EIR for using CPIL are as follows:

UOB CashPlus Accountholder	Effective Interest Rate
Existing UOB CashPlus accountholder as at 31 December 2011	If your annual income is within the range of S$20,000 to S$29,999, the EIR for CPIL is at 19.83% p.a. for 12-month loan tenor, 18.27% p.a. for 24-month loan tenor, 19.15% p.a. for 36-month loan tenor, 18.53% p.a. for 48-month loan tenor and 18.01% p.a. for 60-month loan tenor. Thereafter, the prevailing interest rate shall apply. If your annual income is above S$30,000, the EIR for CPIL is at 15.44% p.a. for 12-month loan tenor, 13.44% p.a. for 24-month loan tenor, 16.11% p.a. for 36-month loan tenor, 15.52% p.a. for 48-month loan tenor and 15.06% p.a. for 60-month loan tenor. Thereafter, the prevailing interest rate shall apply.
New UOB CashPlus accountholder as at 1 January 2012 onwards	The EIR rate for CPIL is at 15.44% p.a. for 12-month loan tenor, 13.44% p.a. for 24-month loan tenor, 16.11% p.a. for 36-month loan tenor, 15.52% p.a. for 48-month loan tenor and 15.06% p.a. for 60-month loan tenor. Thereafter, the prevailing interest rate shall apply.

10. UOB requires a minimum of seven (7) to ten (10) business days (excluding Saturday and Sunday) to process your CPIL application.
11. Upon UOB's approval of your CPIL application, no cancellation or, restructuring or partial prepayment will be allowed. No fund transfer on promotional interest rate will be allowed with an existing CPIL on your UOB CashPlus account.
12. 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 the expiry of the loan tenor. Interest and/or processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or prepayment.
13. If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-one (21) days from the CashPlus statement date or otherwise notified to you, you will be charged default interest on the total outstanding Loan Amount.
14. All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any requests of appropriation by you or any other person making such payment on your behalf. UOB has the absolute right to apply payments received by it in the following manner:
    a) All outstanding interest in respect of your UOB CashPlus account;
    b) All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
    c) All outstanding balances in respect of your UOB CashPlus account
15. UOB's decision on all matters shall be final and conclusive.

Applicant's signature

Date

United Overseas Bank Limited Co. Reg. No. 193500026Z

June 2012. All information is correct at the point of print.

Please send us your application with this prepaid business reply folder.

1. Fold along the dotted lines.
2. Fold and insert your application form and any other required document into this prepaid business reply folder.
3. Seal along the edges of this prepaid business reply folder with clear tape (do not staple).
4. Drop your sealed prepaid business reply folder into your nearest post box.

Postage will be paid by licensee. For posting in Singapore only.

BUSINESS REPLY SERVICE
PERMIT NO. 07850

UNITED OVERSEAS BANK LIMITED
UOB CASHPLUS
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338

CPIL