

Live the life you want. Sign up now!

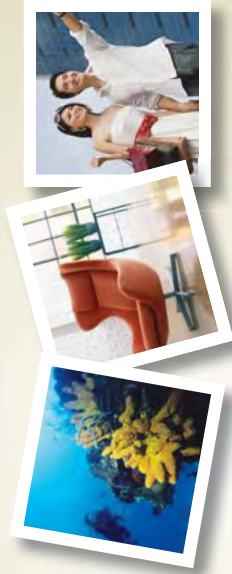


INTEREST-FREE LOAN



UOB CARDS

With the UOB Interest-Free Loan, you have more freedom to live the life the way you always wanted. To sign up, simply indicate your required loan amount based on your available credit limit in your UOB Credit Card and enjoy 0% interest with a 6, 12, 18, 24 or 36 months installment plan*.



Be it for a dream holiday with your loved ones or to get closer to your dream home, the possibilities are endless with what you can do with the extra cash!

More Reasons To Sign Up Now!

- ✓ Easy access as cash can be deposited into your UOB or other banks' account upon approval
- ✓ Interest-free loan means you pay no interest at all
- ✓ Flexible repayment with a choice of 6, 12, 18, 24 or 36-months installment plan*
- ✓ Greater financial control with fixed monthly repayment amount

*A one-time non-refundable processing fee of the requested amount applies. The processing fees for the requested amounts are 3% for a 6-month installment plan, 5% for a 12-month installment plan, 7% for a 18-month installment plan, 9% for a 24-month installment plan & 1.4% for 36-month installment plan.

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

PLEASE COMPLETE THE FORM AND MAIL IT BACK OR FAX IT TO 6253 0293.

YES! I would like to apply for the UOB Interest-Free Loan.

HERE ARE MY DETAILS

Name (as in NRIC/Passport):
NRIC/Passport No.:
UOB Business Card Account No.:
Expiry Date: MMYY
Mobile Phone No.:
Office Phone No.:
Current Employer:
Email:
Requested Amount: S\$ (minimum amount of S\$5000)
Repayment Period - month installment (6,12,18, 24 or 36 months)
Name of Bank:
Account Name (as in your other bank's account):
Transfer to my Bank Account No.:

PLEASE SIGN

By signing here, I represent and warrant that all information provided by me in this application is true and complete. I also certify that I have read and agree to the terms and conditions below if I apply for the interest-free loan.

Signature of Principal Cardmember
Date

TERMS AND CONDITIONS
Please read carefully. These Terms and Conditions ("Terms") apply in addition to the terms of the prevailing UOB Cardmember's Agreement ("Cardmember's Agreement"). These Terms shall prevail and these Terms shall be deemed to be modified so far as is necessary to give effect to the Card Terms and these Terms.
1. This facility is applicable to all UOB Credit Cards (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards) in the name of the Principal Cardmembers.
2. Each application is subject to a minimum of S\$500 (or such other minimum amounts which United Overseas Bank (the "Bank") may determine upon approval of the application, the Bank will credit the amount approved under the application ("Requested Loan Amount") into a Singapore dollar denominated bank account held by the Cardmember as specified in the application.
3. The facility is valid for such period as the Bank may determine in its absolute discretion. Each application is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
4. Upon approval of each application, a non-refundable processing fee (the "Processing Fee") on the Requested Amount at a rate determined by the Bank in its discretion will be charged. The Processing Fee chargeable will be combined with the Requested Loan Amount as the final loan amount for the "Requested Loan Amount" and will be charged to and debited from the Credit Card Account specified in the application for each successful application.
5. Amount payable for each monthly installment (the "Monthly Installment Amount") shall be determined based on the Approved Loan Amount and the number of monthly installments indicated on the application.
6. Each Monthly Installment Amount shall be charged to the Credit Card Account and will be treated in the same way as any other credit card transaction charged to the credit card account. The Monthly Installment Amount will be reflected in the credit card statement and shall be payable by the Cardmember to the Bank in accordance with the terms and conditions of the Cardmember's Agreement.
7. Late payment charges will be levied on any overdue installment as well as other overdue amounts in the Credit Card Account in accordance with the Card Terms.
8. Upon approval of the application, your available combined credit limit will be provisionally reduced by blocking out an amount equivalent to the Approved Loan Amount, but will be progressively restored by the amount of each Monthly Installment Amount as each Monthly Installment Amount is paid and to the extent that actual payment is received by us.
9. The facility is available for use only for UOB SMARTS, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
10. In the event that you terminate the facility, or make prepayment of all outstanding installment amount under the facility, an administrative fee of \$100 (or such other amount as the Bank may from time to time in its discretion determine) will be levied. Such fee shall be debited from the Credit Card Account.
11. The Bank is entitled in its discretion to amend, vary or modify these Terms at any time without notice and such changes shall be binding on the Cardmembers with effect from such date as the Bank may determine.
12. The Terms shall be governed by the laws of Singapore and the parties hereby submit to the non-exclusive jurisdiction of the courts of Singapore.



A WELL-DESERVED
HOLIDAY



GET CLOSER TO
YOUR DREAM HOME



A LUXE LIFE
WHENEVER

With UOB Interest-Free Loan fulfilling your desires is a lot easier.

BUSINESS REPLY SERVICE
PERMIT NO. 08142



UNITED OVERSEAS BANK LIMITED

UOB CARD CENTRE
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338

Postage will be
paid by addressee
For posting in
Singapore only