

# TERMS AND CONDITIONS GOVERNING UOB MEDIPLUS LOAN CPML V.11 (September 2017)

1. UOB MediPlus Loan ("CPML") is governed by these terms and conditions ("CPML Terms") and the UOB CashPlus Agreement ("CashPlus Terms"). In the event of any inconsistency between the CPML Terms and the CashPlus Terms, the CPML Terms shall prevail insofar as they relate to CPML. United Overseas Bank Limited ("UOB") reserves the right to change the CPML Terms at any time without notice.
2. You are eligible to apply for CPML if: (i) you hold a UOB CashPlus account ("Account") which is valid, satisfactorily conducted, and in good standing as determined by UOB; and (ii) you submit a completed CPML application form for the CPML application.
3. You are not eligible to apply for CPML if you have an existing UOB CashPlus Personal Loan or UOB CashPlus Funds Transfer.
4. By submitting the CPML application form, you consent and agree that if UOB approves your CPML application, UOB is authorized to earmark your Account for the loan amount applied for under CPML, or such other amount as approved by UOB (the "CPML Amount").
5. The minimum CPML Amount is S\$1,000 or such other amount as UOB may determine at its sole and absolute discretion.
6. The CPML Amount (including processing fee, if applicable) shall not exceed up to 98% of the available credit limit of your Account or S\$50,000, whichever is lower.
7. The credit limit of your Account will be reduced by the CPML Amount approved under the CPML.
8. Interest on the CPML Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each CPML.
9. The effective interest rate ("EIR") is the actual rate incurred for using the CPML, taking into account total charges and the way repayment is made and the applicable EIR for using the CPML as set out in the tables in the CPML application form.
10. The Bank shall require at least 14 business days (excluding Saturdays, Sundays and public holidays) to process your CPML application.
11. Upon UOB's approval of your CPML application, no cancellation or restructuring or partial prepayment will be allowed. No UOB CashPlus Personal Loan or UOB CashPlus Funds Transfer on promotional interest rate will be allowed with an existing CPML on your Account.
12. If the total outstanding CPML Amount is prepaid at any time before the expiry of the loan tenor of the CPML, a cancellation charge of S\$150 or 3% of the total outstanding CPML Amount, whichever is higher, will be levied and reflected as a charge on your Account monthly statement. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded for cancellation or any prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to terminate the CPML or prepay any part of CPML.
13. If the repayment of CPML monthly instalment is not received by UOB by the date stipulated in the Account statement, you will be charged interest on the total outstanding CPML Amount.
14. All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any request 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:
  - (i) All outstanding interest in respect of your Account;
  - (ii) All outstanding fees (including annual fee, late charges and any other fee in relation to your Account); and
  - (iii) All outstanding balances in respect of your Account.
15. UOB's decision on all matters shall be final and conclusive.

All information is correct at the time of print. Printed 11 September 2017.  
United Overseas Bank Limited Co. Reg. No. 193500026Z

Please do not enclose any cheques in this Business Reply Envelope.  
Any cheques enclosed will not be forwarded to the relevant department.

**Have you...?**  
• signed the application form  
• filled in ALL fields in the  
application form

**UNITED OVERSEAS BANK LIMITED**  
UOB CashPlus  
Robinson Road P.O. Box 1111  
Singapore 902211



**BUSINESS REPLY SERVICE**  
PERMIT NO. 08142

CPML

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



## UOB MediPlus Financial aid for your medical needs

**MEDIPLUS**  
Powered by CashPlus



Get cash for your  
medical expenses.

**UOB** 大华银行

# UOB MediPlus. Financial aid for your medical needs.

Have a medical worry or considering an elective procedure? No matter what your needs are, ease the burden of your medical bills with UOB MediPlus<sup>1</sup>, powered by UOB CashPlus.

## UOB MediPlus at a glance

- Provides financial aid for your medical expenses, from hospital bills to cosmetic or dental surgery, vision correction and other medical procedures.
- Use for yours or your immediate family's medical expenses.
- Low interest rate of 3.99% p.a. and the choice to repay in 12 to 36 months equal monthly instalments.

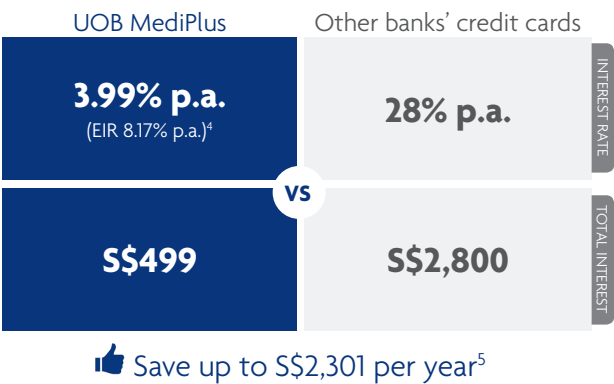
Loan Tenor (months)	Processing Fee (one-time)	Published Interest Rate (p.a.)	Effective Interest Rate <sup>2</sup> (p.a.)
12	1%	3.99%	9.18%
24			8.48%
36			8.17%

<sup>1</sup>UOB MediPlus ("CPML") is valid for applications approved by 31 October 2017. <sup>2</sup>The Effective Interest Rate ("EIR") is the actual rate incurred for using the loan facility, taking into account the total charges and the way the repayment is made. Thereafter, UOB CashPlus prevailing interest rate will apply. Other terms and conditions apply, please see overleaf for details.

## Affordable monthly repayment

Illustration of S\$10,000 medical bill for a 36 months tenor	
Interest payable at 3.99% p.a.	S\$1,197
One-time processing fee at 1% <sup>3</sup>	S\$100
<b>Monthly repayment</b> (EIR 8.17% p.a.)	<b>S\$314</b>

## Your interest savings



## Apply for UOB MediPlus



Complete the application form



Mail your completed form to us

The above tables are for illustration purpose only and the amounts stated are rounded off to the nearest number. <sup>3</sup>Based on approved UOB MediPlus loan amount. <sup>4</sup>With one-time processing fee of 1% and 36 months tenor. <sup>5</sup>Based on a S\$10,000 medical bill.

Enrolment Form

To apply, mail us the completed form. For more details, please contact our 24-hour Call Centre at 1800 222 2121.

(Please tick preferred tenor)

☐ 12 months (CML39912)

☐ 24 months (CML39924)

☐ 36 months (CML39936)

PL SC : BI

My Personal Details

Name as in NRIC:

NRIC No.:

Contact No.:

UOB CashPlus Account No.:

Disbursement Details

Requested Amount (Minimum S\$1,000, rounded off to nearest S\$100):

S\$

Name of Bank:

Name of Account Holder (As in your other bank/credit card/credit line account):

Account Number:

DECLARATION AND AGREEMENT:

To: United Overseas Bank Limited ("UOB")

By signing this application for UOB MediPlus Loan ("CPML"), I hereby:

- confirm that I have read, understood, and agree to be bound by the Terms and Conditions Governing UOB MediPlus Loan (CPML VII);
- to be eligible for CPML, I must have an existing UOB CashPlus account ("Account") which is valid, satisfactorily conducted, and in good standing as determined by UOB; I further understand that the Terms and Conditions Governing UOB CashPlus that can be obtained at uob.com.sg will continue to apply;
- confirm that all the information provided in this application is true, correct and complete. I have not withheld any material fact/information which if disclosed, will give cause for UOB to reject this application or to withdraw or recall the CPML if granted. I shall promptly notify UOB in writing if any information given becomes inaccurate, misleading or changes in any way before this application is approved. I shall supply any additional information and documentary proof as UOB may require in connection with this application and/or the CPML;
- represent and warrant that at the time of this application, I am not an undischarged bankrupt and there has been no statutory demand served on me or any legal proceeding commenced against me;
- agree to execute all documents and instruments and do all acts and things as may be required by UOB in connection with this application and/or the granting of the CPML;
- agree and acknowledge that UOB has the absolute right to approve or reject this application without assigning any reason whatsoever and that the information and documents submitted and accompanying this application or which may be furnished by me from time to time shall become and remain the property of UOB regardless of whether my application is approved or not and I shall not claim for the return of any of these documents and information. If UOB rejects this application, no contractual relationship arises between UOB and I in connection with this application;
- authorize and give UOB my irrevocable consent to conduct credit checks on me (including, but not limited to, checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and obtain from and/or verify with any source and/or disclose or release any information relating to me or any of my account(s) with UOB to any other party or source (including, but not limited to, any of UOB's related companies, advisors, credit bureaus or governmental authorities/agencies) as UOB may from time to time deem fit at UOB's own absolute discretion and without any liability or notice to me;
- I hereby consent that UOB may at any time without liability to me, disclose any information relating to me or any of my accounts which I may have with UOB, to any third party as UOB may deem fit at UOB's absolute discretion (including without limitation the Consumer Credit Bureau, UOB's branches worldwide and its servants, agents, correspondents and independent contractors) whenever UOB considers it in its interest to make such disclosure;

Applicant's Signature

Date

FOR BANK USE ONLY

CPML

Checked by:

Approved by: