

UOB CashPlus  
Personal Loan

Same-Day  
Approval

# Have a smooth ride

Repayments  
from as low as  
S\$2# per day



Do not let overwhelming bills, unexpected expenses or a downturn in the economy derail your finances. With one of the lowest interest rates in town and repayments from as low as S\$2# a day, UOB CashPlus Personal Loan gives you the boost you need to keep your finances on track.

## Generous Loan Amount

Up to S\$200,000 cash or 4 times your monthly income, whichever is lower.

## Same-Day Approval+

Get the cash you need within the same business day.

## Attractive Interest Rate

Enjoy attractive interest rate starting as low as 5.88% p.a..

## Choice of Tenor

Choose from loan tenors of 12 to 60 months to suit your needs. With fixed monthly instalments and affordable repayments from as low as S\$2# a day, you can manage your finances better.

Keep your finances on track

CASHPLUS

 **UOB**  
大華銀行



# Same-Day Approval<sup>†</sup>

Need cash urgently? Enjoy fast approval and get access to cash within the same day<sup>†</sup>! Visit any one of the selected UOB branches located islandwide to apply today!

- Admiralty
- Bedok Central
- Bishan
- Boon Lay
- Bukit Batok Central
- Bukit Panjang
- Hougang
- Jurong East Central
- Jurong Point
- MacPherson
- Marina Square
- New Bridge Road
- Northpoint
- Novena Square
- Orchard
- Parkway Parade
- Pasir Ris
- Rivervale Mall
- Serangoon Central
- Tampines
- Toa Payoh
- UOB Plaza 1 (Main Branch)
- VivoCity

## A quick glance on our attractive interest rates

	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

Note: The Effective Interest Rate (EIR) is the actual rate incurred for using the loan facility, taking into account of the total charges and the way the repayment is made. Thereafter, the prevailing interest rate will apply. The disbursed amount will be net of the processing fee of the approved loan amount. For customers with annual income range of S\$20,000 to S\$29,999, the processing fee is charged at 2%. For loan tenors of 12 and 24 months, the published interest rate is 8.88% p.a. and their EIR are 19.83% p.a. and 18.27% p.a. respectively. For loan tenors of 36, 48 and 60 months, the published interest rate is 9.88% p.a. and their EIR are 19.15% p.a., 18.53% p.a. and 18.01% p.a. respectively.

<sup>†</sup> Completed application form for UOB CashPlus Personal Loan including all required documents, must be submitted to any of the above mentioned branches before 11am on weekdays (excluding public days). Applications submitted after the above-mentioned stipulated time will be processed on the next working day. Upon approval of your UOB CashPlus Personal Loan application, the loan will be disbursed to your designated UOB account by 6pm on the same day of application (excluding Saturday, Sunday and public holidays). For other terms and conditions, please visit www.uob.com.sg.

# UOB CASHPLUS PERSONAL LOAN

## 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\$100)

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## MY PERSONAL DETAILS

Name (as in NRIC/Passport)


NRIC/Passport No.

Contact No.

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UOB CashPlus Account Number (Mandatory)

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## DISBURSEMENT DETAILS

Name of Bank

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

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Account Number

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## TERMS AND CONDITIONS

UOB CashPlus Personal Loan Terms & Conditions (CPPL-V1.6-25092012)

- UOB CashPlus Personal Loan ("CPPL") is governed by these terms and conditions ("CPPL Terms") and the UOB CashPlus Agreement ("CashPlus Terms"). In the event of any inconsistency between the CPPL Terms and the CashPlus Terms, the CPPL Terms shall prevail insofar as they relate to CPPL. United Overseas Bank Limited ("UOB") reserves the right to change the CPPL Terms at any time.
- Subject to Clause 4, all UOB CashPlus account holders deemed to be in good standing as determined by the Bank are eligible to apply for CPPL.
- A UOB CashPlus account holder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPPL.
- Upon UOB's approval of your application for CPPL, 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.
- The minimum CPPL amount is S\$1,000 or such other amount as UOB may determined at its sole and absolute discretion.
- The Loan Amount (including interest charges and processing fee, if applicable) shall not exceed the available credit limit of your UOB CashPlus account. The Bank shall not credit the Approved Amount to any third party account.
- The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPPL.
- 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 CPPL application.

- The effective interest rate ("EIR") is the actual rate incurred for using the CPPL, taking into account total charges and the way repayment is made and the applicable EIR for using CPPL are as follows:

UOB CashPlus Accountholder	Effective Interest Rate
Existing UOB CashPlus account holder as at 31 December 2011	If your annual income is within the range of S\$20,000 to S\$29,999, the EIR for CPPL 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.
New UOB CashPlus account holder as at 1 January 2012 onwards	If your annual income is above S\$30,000, the EIR for CPPL 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.

- UOB requires a minimum of seven (7) to ten (10) business days (excluding Saturday and Sunday) to process your CPPL application.
- Upon UOB's approval of your CPPL application, no cancellation or, restructuring or partial prepayment will be allowed. No fund transfer on promotional interest rate will be allowed with an existing CPPL on your UOB CashPlus account.
- 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.
- 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.
- 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:
  - All outstanding interest in respect of your UOB CashPlus account;
  - All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
  - All outstanding balances in respect of your UOB CashPlus account
- UOB's decision on all matters shall be final and conclusive.

## DECLARATION AND AUTHORISATION

By signing this application, I, the Applicant:

- represent and warrant to the Bank that all information provided by me in this application is true and complete;
- authorise UOB to conduct credit checks and verify information given in this application with any party without reference to me;
- hereby authorise the Bank to obtain and verify any information about me at the Bank's discretion.
- I hereby consent that the Bank may at any time without liability to me, disclose any information relating to me or any of my accounts which I may have with the Bank, to any third party as the Bank may deem fit at the Bank's absolute discretion (including without limitation the Consumer Credit Bureau, the Bank's branches worldwide and its servants, agents, correspondents and independent contractors) whenever the Bank considers it in its interest to make sure disclosure.
- I am aware and agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without assigning any reason or giving notice to me
- I hereby confirm that I have read, understood and agree to be bound by the CashPlus Personal Loan Terms and Conditions stated herein (including any amendments or revision thereof).

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Applicant's Signature (Please sign as you would for all future transactions)

Date:

## FOR BANK USE ONLY

30: ILIASD12/24/36/48/60  
20: I2IASD12/24/36/48/60

Checked By:

Approved By:

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