

### UOB Cards Funds Transfer Terms And Conditions

Please read these Terms and Conditions carefully. A Principal Cardmember (“Applicant”) may, subject to the Terms and Conditions herein, apply to transfer the funds from his/her UOB Card account to his/her bank/credit card/credit line account(s) held with any bank in Singapore (“Funds Transfer”), under the UOB Cards Funds Transfer promotion (“Promotion”).

1. The Funds Transfer facility shall only be available to Principal Cardmembers and cannot be deposited into any account with an overdraft facility held with United Overseas Bank Limited (the “Bank”).
2. The approved Funds Transfer amount (“Approved Amount”) is subject to the outstanding balance on the Applicant’s UOB Card account(s), including amounts transferred, processing fees (if any) and service fees chargeable (where applicable) provided such amount does not exceed the available permanent combined credit limit of all the Applicant’s UOB Card account(s).
3. The Bank may, on its approval of each Funds Transfer application, open an account in the name of the Applicant and debit the Approved Amount from this account. The outstanding amount, including interests, late payment or fee charges that may be levied on any overdue Fund Transfer amount will be reflected in your monthly statement and shall be payable by you regardless of whether your new card account is activated or not activated. The Bank shall not credit the Approved Amount to any third party account or an account that is denominated in a currency other than Singapore dollars.
4. Should the amount that the Applicant request to transfer together with any processing fee charged (if any), exceed the available credit limit on his/her UOB Card account(s) at the time of the application, the Approved Amount to be transferred will be determined by the Bank at its sole discretion and its decision shall be final and binding.
5. **The promotional interest rate (“Promotional Interest Rate”) is applicable only to the Approved Amount and not to existing outstanding balances or amounts subsequently incurred on the Applicant’s UOB Card account(s). The Promotional Interest Rate is valid from the date the Bank approves the Funds Transfer request (“Promotion Period”) and ends when the Approved Amount is fully paid or on the last day of the promotional tenor, whichever is earlier. Thereafter, the prevailing cash advance interest rate shall apply or such other rates as the Bank may stipulate from time to time at its absolute discretion.**
6. **This Promotion is set up as a funds transfer account (“Account”) in the Applicant’s UOB Card account. All payments received by the Bank shall be applied in any manner or order of priority at the Bank’s sole discretion notwithstanding any requests of appropriation by the Applicant or any other person making such payment on behalf of the Applicant. The Bank has the absolute right to apply payments received by it in the following manner:**
  - **All unpaid interest, fees and charges, outstanding funds transfer balances shown in any previous statement(s) of account(s).**
  - **All unpaid interest, fees and charges, outstanding funds transfer balances shown in the current statement of account(s).**

**Payments made to the Account in the Applicant’s UOB Card account(s) will reduce the most recent outstanding funds transfer amount transferred pursuant to this Promotion (after it has been reflected in the Applicant’s statement of account) before reducing any other outstanding funds transfer amount or existing balances or amounts subsequently incurred.**

7. The Bank shall ordinarily require a minimum of five business days (excluding Saturdays) to process the Funds Transfer request or such other period as the Bank may determine from time to time at its sole discretion.
8. The Applicant shall continue to make payment until his/her selected bank/credit card/credit line account(s) has been credited. The Bank bears no responsibility for any overdue payment or interest incurred arising from any delay in the Funds Transfer. In addition, any charges, fees, interest or losses incurred by the Bank in connection with the Applicant's Funds Transfer, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of the Applicant's other bank/credit card/credit line account(s) shall be borne solely by the Applicant.
9. The Bank reserves the right to amend, add or vary any of these Terms and Conditions at any time and from time to time without giving the Applicant prior notice.
10. The Bank's decision on all matters relating to this Promotion and/or the Funds Transfer shall be at the Bank's discretion and shall be final and binding on the Applicant.
11. By participating in this Promotion, the Applicant agrees to be bound by the Terms and Conditions herein. The existing Terms and Conditions governing the UOB Cardmembers Agreement ("Credit Card Agreement") will continue to apply. In the event of any inconsistency between these Terms and Conditions and the Credit Card Agreement, these Terms and Conditions shall prevail. Please refer to [uob.com.sg](http://uob.com.sg) for the full set of the Credit Card Agreement.
12. Upon any early repayment and/or Account closure, the Applicant will be liable for the full outstanding amount.

Note: Funds Transfer amounts are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.

CCFT-V1.2-01082012