

DECLARATION AND AUTHORIZATION

I hereby:

1. represent and warrant that all information provided by me in this application is true and complete, and that I have not intentionally, willfully or negligently withheld any information which if disclosed will give cause for the Bank to reject this application or cancel any facility granted by the Bank to me;
2. acknowledge that this application is at the sole discretion of the Bank and the Bank's decision is final;
3. agree that if any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before this application is approved or while any facility with the Bank is existing, I shall promptly notify the Bank of such changes;
4. undertake to: (a) supply any additional information and documentary proof; and (b) execute all documents and instruments and do all acts and things, as the Bank may require from time to time in connection with this application and/or the facilities;
5. confirm that I am not an undischarged bankrupt in Singapore or any other country, that no statutory demand has been served on me, that no application has been made or petition presented against me for bankruptcy, and that no legal proceedings have been commenced against me;
6. agree that the Bank will not be liable to me for any actions the Bank considers appropriate in order to meet any obligation or requirement, either in Singapore or elsewhere in the world, in connection with the prevention of any unlawful activity including fraud, money laundering, terrorist activity, bribery, corruption, or tax evasion or the enforcement of any economic or trade sanction; and
7. without prejudice to the Bank's rights to disclose information relating to its customers under common law, the Banking Act or otherwise, authorise and give the Bank consent to disclose any information and particulars relating to me, my accounts or affairs, this application, any matter or transaction relating to the facilities and any other facility granted or to be granted by the Bank from time to time, and/or any security relating thereto, to any of the Bank's head office, branches, representative offices, subsidiaries related corporations or affiliates worldwide, agents, contractors, any credit bureau and any other persons for any purpose as the Bank deems fit in the Bank's absolute discretion without any liability or notice to me.

UOB Credit Card Balance Transfer Terms & Conditions

Please read these Terms and Conditions carefully. By signing on the UOB Credit Card Balance Transfer (“CCBT”) application form, you agree to be bound by these Terms and Conditions.

1. CCBT is governed by these Terms and Conditions and the Terms and Conditions Governing UOB Credit Card, which may be accessed on uob.com.sg. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions Governing UOB Credit Card, these Terms and Conditions shall prevail.
2. You may apply for United Overseas Bank Limited (“the Bank”) to charge an approved amount to his/her UOB Credit Card to repay the outstanding balance on his/her bank/credit card/credit line account(s) with another bank in Singapore or for deposit with the Bank or another bank in Singapore
3. Your annual income should be at least S\$30,000 per annum and your UOB Credit Card Account in good standing (as determined by the Bank in its sole discretion), at the point of a CCBT application.
4. Your CCBT cannot be made to any UOB account with an overdraft facility.
5. Each CCBT application shall be for a minimum amount of S\$500 and shall not exceed 95% of the available credit limit on your UOB Credit Card Account at the time of the application.
6. In the event your application is approved with the Balance Transfer amount granted being lower than the amount you requested for in the application, you agree to such Balance Transfer amount granted.
7. Upon approval of your CCBT application, the Bank shall charge the approved amount (“Approved Amount”) to the your UOB Credit Card Account to effect the balance transfer to your other bank/credit card/credit line account(s), as the case may be.
8. The decisions of the Bank on all matters pertaining to CCBT are final, conclusive and binding, including, but not limited to, the quantum of the Approved Amount. The Bank also reserves the right to decline any CCBT application or balance transfer request (including and not limited to crediting to any bank/credit card/credit line account(s) denominated in foreign currencies) at its absolute and sole discretion and shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning CCBT.
9. Any Approved Amount shall first be charged to your UOB Credit Card Account limit at the point of the balance transfer.
10. No cancellation of the CCBT is permitted once the Bank has approved your CCBT application.
11. The promotional interest rate (the “Promotional Interest Rate”) is only applicable to the Approved Amount for the approved tenor and shall not apply to any other outstanding balances incurred on your UOB Credit Card Account.
12. **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 Balance Transfer request (“Promotion Period”) and ends when the Approved Amount is fully paid or on the last day of the promotional tenor as communicated by UOB and set out in approval letter, 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.**
13. A non-refundable processing fee on the Approved Amount at a rate determined by the Bank in its discretion will be charged to your UOB Credit Card Account.

14. You cannot apply for CCBT using your China Union Pay Platinum and Amex Card through online mode
15. You shall continue to make the minimum monthly payments on your other bank/credit card/credit line account(s) to which your CCBT application relates. You shall also at all times make the required minimum monthly payments on the Approved Amount and all outstanding balances incurred on your UOB Credit Card Account. Late fees and charges will be imposed on your UOB Credit Card Account should the monthly payments not be made by the designated date each month and the Bank may revise such late fees and charges at the Bank's sole and absolute discretion without assigning any reason.
16. **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 you or any other person making such payment on your behalf. The Bank has the absolute right to apply payments received by it in the following manner:**
 - **All unpaid interest, fees and charges, outstanding balance transfer balances shown in any previous statement(s) of account(s).**
 - **All unpaid interest, fees and charges, outstanding balance transfer balances shown in the current statement of account(s).**

Payment application made by the Bank as stipulated above shall reduce the amount of the Approved Amount. Payments made to your UOB Credit Card Account will reduce the most recent outstanding Approved Amount transferred pursuant to your CCBT (after it has been reflected in your statement of account) before reducing any other outstanding balance transfer amount or existing balances or amounts (including subsequent Approved Amounts) subsequently incurred.

17. The Bank reserves the right to change or add to these Terms and Conditions from time to time by notifying you in accordance with the Bank's usual practice. The change or addition will take effect on the date specified in the notice.
18. You shall be fully liable (in accordance with the Terms and Conditions Governing UOB Credit Card) for any and all amounts debited from and/or charged to the UOB Credit Card Account to effect the balance transfer to the Applicant's other bank/credit card/credit line account(s), as the case may be.

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

UOB CashPlus Balance Transfer Terms & Conditions

Please read these Terms and Conditions carefully. By signing on the UOB CashPlus Balance Transfer (“CPBT”) application form, you agree to be bound by these Terms and Conditions.

19. CPBT is governed by these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, which may be accessed on uob.com.sg. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions Governing UOB CashPlus, these Terms and Conditions shall prevail.
20. You may apply for United Overseas Bank Limited (“the Bank”) to disburse and transfer an approved amount from your UOB CashPlus Account to repay the outstanding balance on your bank/credit card/credit line account(s) with another bank in Singapore or for deposit with the Bank or another bank in Singapore.
21. Your annual income should be at least S\$30,000 per annum and your UOB CashPlus Account in good standing (as determined by the Bank in its sole discretion), at the point of your CPBT application.
22. Your CPBT cannot be made to any UOB account with an overdraft facility.
23. If you have an existing UOB CashPlus Personal Loan you will not be eligible to apply for CPBT.
24. Each CPBT application shall be for a minimum amount of S\$500 and shall not exceed 95% of the available credit limit on your UOB CashPlus Account at the time of the application.
25. In the event your application is approved with the Balance Transfer amount granted being lower than the amount you requested for in the application, you agree to such Balance Transfer amount granted.
26. Upon approval of your CPBT application, the Bank shall debit the approved amount (“Approved Amount”) from your UOB CashPlus Account to effect the balance transfer to your other bank/credit card/credit line account(s), as the case may be.
27. The decisions of the Bank on all matters pertaining to CPBT are final, conclusive and binding, including, but not limited to, the quantum of the Approved Amount. The Bank also reserves the right to decline any CPBT application or balance transfer request (including and not limited to crediting to any bank/credit card/credit line account(s) denominated in foreign currencies) at its absolute and sole discretion and shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning CPBT.
28. Any Approved Amount shall first be drawn from any credit balances available in your UOB CashPlus account at the point of the balance transfer.
29. No cancellation shall be allowed once the Bank has approved your CPBT application.
30. The promotional interest rate (the “Promotional Interest Rate”) is only applicable to the Approved Amount for the approved tenor as communicated by the Bank and set out in approval letter, and shall not apply to any other outstanding balances incurred on your UOB CashPlus Account.

31. **The Promotional Interest Rate shall apply from the date the Bank approves your CPBT application until the Approved Amount is fully paid or up to the last day of the approved tenor, whichever is earlier. Thereafter, the prevailing CashPlus interest rate shall apply to any Approved Amount remaining outstanding.**
32. A non-refundable processing fee on the Approved Amount at a rate determined by the Bank in its discretion will be charged to your UOB CashPlus Account.
16. You shall continue to make the minimum monthly payments on your other bank/credit card/credit line account(s) to which your CPBT application relates. You shall also at all times make the required minimum monthly payments on the Approved Amount and all outstanding balances incurred on your UOB CashPlus Account. Late fees and charges will be imposed on the UOB CashPlus Account should the monthly payments not be made by the designated date each month and the Bank may revise such late fees and charges at the Bank's sole and absolute discretion without assigning any reason.
17. **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 you or any other person making such payment on your behalf. The Bank 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 (except the fees stated in Clause 16(d) herein) in relation to your UOB CashPlus Account);**
 - c) **All outstanding balances (including excess and within limit utilization (except the balance transfer balances stated in Clause 16(d) herein) in relation to your UOB CashPlus Account); and**
 - d) **All outstanding balance transfer balances and corresponding fees payable from the highest to the lowest promotional interest rate.**
- Payment application made by the Bank as stipulated above shall reduce the amount of the Approved Amount.**
17. The Bank reserves the right to change or add to these Terms and Conditions from time to time by notifying you in accordance with the Bank's usual practice. The change or addition will take effect on the date specified in the notice.
18. You shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited from your UOB CashPlus Account to effect the balance transfer to your other bank/credit card/credit line account(s), as the case may be.

Note: UOB UNI\$ points which were previously awarded for balance transfer have been abolished.