

Reminder!

- Have you signed the application form?
- filled in ALL fields in the application form?
- attached ALL the required documents?

BUSINESS REPLY SERVICE PERMIT NO. 08908

UNITED OVERSEAS BANK LIMITED
UOB CARDS & PAYMENTS
 ROBINSON ROAD P.O. BOX 1688
 SINGAPORE 903338

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Reserved for the successful few.

UOB Alumni Association Visa Platinum



ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the Alumni Association, you deserve all the privileges of owning the UOB Alumni Association Visa Platinum Card.



Be spoiled for choice with UOB Dining Privileges. Enjoy exclusive dining offers at Din Tai Fung, Si Chuan Dou Hua Restaurant, The Fullerton Hotel Singapore, Goodwood Park Hotel, Muthu's Curry, Timbre and more.

* Image courtesy of Si Chuan Dou Hua Restaurant.



Best Fuel Savings - Up to 20.8% at Shell and 24% at SPC. Visit uob.com.sg/fuelpower for more details.



Get up to **10% SMART\$ rebate** on the spot at over 400 participating outlets islandwide. 1 SMART\$ = S\$1, so offset your purchases at Shell, Cathay Cineplexes, Cold Storage, Giant, Guardian, World of Sports and many more. Visit uob.com.sg/smart for details.



Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000** cash or **4 times* your monthly income**, whichever is lower.

For details on UOB Card privileges, please visit uob.com.sg

*The credit limit of your UOB Card account can go up to four times your monthly income or S\$200,000, whichever is lower, if you do not have any UOB unsecured credit facilities. Credit limit is pegged to your prevailing earned income.
 Terms and conditions apply. Please log on to uob.com.sg for the complete listing and conditions.

UOB CASHPLUS

CASHPLUS



Annual Fee: S\$80 per annum (1-year annual fee waiver)

CASHPLUS. THE MOST WAYS TO GET EXTRA CASH.



24/7 access via Internet Banking

Use UOB CashPlus to transfer funds or make payments online through UOB Personal Internet Banking.



All UOB Branches islandwide

Access cash from over 40 UOB Branches in Singapore.



Complimentary chequebook

Your first chequebook is free.



1,200¹ ATMs islandwide

Withdraw cash instantly from ATMs in Singapore.



Extra pluses with UOB CashPlus Visa Card

- 1.5% cash rebate² on all online and retail purchases.
- Up to 10% SMART\$ rebate at over 400 participating outlets islandwide.
- Exclusive UOB Card shopping and dining privileges.
- Withdraw cash via VISA ATMs worldwide.

Apply and get up to 6x your salary or S\$200,000³. Visit uob.com.sg/cashplus for full details.

¹ Includes OCBC ATMs under the same shared ATM network.
² Terms and conditions apply. Visit uob.com.sg/CashPlus for details. For fees and interests on UOB CashPlus, please see overleaf or visit uob.com.sg/cashplus
³ Credit limit is subject to approval, and up to 6x your salary or S\$200,000 (whichever is lower, if you earn at least S\$10,000 a month) and up to 4x your salary if you earn between S\$2,500 to S\$10,000 a month.

GENERAL INFORMATION ON UOB CREDIT CARDS AND UOB CASHPLUS

Product name	UOB Credit Card
Interest-free period	Up to 21 days from statement date if outstanding is paid in full.
Interest on purchases (where applicable)	25.9% per annum subject to a minimum charge of S\$3, calculated on a daily basis from the date of the transaction, on any amount remaining unpaid (including late payment charges) until such outstanding is paid in full.
Interest on cash advances	28% per annum on all outstanding on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the date the outstanding is paid in full.
Additional Interest	3% per annum on top of prevailing interest on any amount remaining unpaid if the minimum payment due on your Card Account is not received by the due date specified in your Card statement ("Due Date"). The additional interest, calculated on a daily basis, will be imposed from the date of the next Card statement following the Due Date. Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in two consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those two consecutive Card statements.
Minimum monthly payment	3% of current balance or S\$50, whichever is higher, plus any overdue amounts.
Late payment charges	S\$60 if minimum payment is not received by due date. (With effect from 14 July 2017, the Late payment charges will be revised to S\$80)
Annual membership fee	S\$85.60 (1st Year Fee Waiver)
Cash advance fee	6% of cash advance amount subject to a minimum fee of S\$15.
Fees for foreign currency transactions	For Visa, MasterCard, JCB International or China Unionpay credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5%. For American Express credit cards, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1.25% of which will be retained by American Express. For UOB PRVI Miles World MasterCard Card and UOB PRVI Miles Visa Card, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1% of which will be retained by MasterCard and Visa respectively. (With effect from 14 July 2017, the administrative fee on all transactions in foreign currencies made on Visa, Mastercard, JCB International or China Unionpay credit cards will be revised to 2.8% on the amount converted.)
International Processing Fee	Transactions made in SGD and processed outside Singapore using Visa or MasterCard respectively will be subject to a fee of 1% of the transaction amount respectively.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding Card Account balance exceeds the total Credit Limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)

There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete terms and conditions (Cardmembers Agreement)

Product name	UOB CashPlus
Interest-free period	Not applicable
Interest on purchases (where applicable)	19.8% per annum (subject to a minimum charge of S\$5 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full. (if at least minimum payment is made)
Additional Interest	25.8% per annum (subject to a minimum charge of S\$5 per month) is applicable if no minimum payment is made. It is calculated on a daily basis, from a day after due date until minimum payments are made in full for three (3) consecutive months on the respective payment due dates in the monthly statement.
Minimum monthly payment	2.5% of current balance or S\$30, whichever is higher, plus any overdue amounts.
Late payment charges	S\$90 if minimum payment is not received by due date.
Annual membership fee	S\$80 per annum
Fees for foreign currency transactions	For all Visa transactions in foreign currencies will be subject to an administrative fee of 2.5%. (With effect from 14 July 2017, this administrative fee will be revised to 2.8% on the amount converted.)
International Processing Fee	Transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding balance exceeds the total credit limit at any time.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink https://abs.org.sg/docs/library/abs_creditcards_english.pdf)

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