

## **UOB CashPlus Funds Transfer Promotion Terms & Conditions**

Please read these Terms and Conditions carefully. A UOB CashPlus account holder (“Applicant”) may, subject to the Terms and Conditions herein, apply to transfer the outstanding balance (“Funds Transfer”) on his/her bank/credit card/credit line account(s) held with any bank in Singapore, other than United Overseas Bank Limited (the “Bank”) to the Applicant’s UOB CashPlus account (the “Account”) under the UOB CashPlus Funds Transfer promotion (the “Promotion”).

1. The Promotion is open to any Applicant whose Account is in good standing as determined by the Bank at its sole discretion.
2. UOB CashPlus Funds Transfer is available to UOB CashPlus account holders with an annual income of at least S\$30,000 per annum at the point of UOB CashPlus application.
3. An Applicant with an existing UOB CashPlus Instalment Loan will not be eligible to apply for UOB CashPlus Funds Transfer.
4. The Funds Transfer amount shall not be less than S\$500 for each Funds Transfer and shall not exceed the Applicant’s available credit limit at the time of the application (“Approved Amount”).
5. Funds Transfer from your Account to any UOB account with an overdraft facility is not permitted.
6. The Approved Amount to be transferred shall be determined by the Bank at its sole discretion without giving any reasons whatsoever.
7. The Bank reserves the right to decline any Funds Transfer request (including and not limited to crediting to any bank/credit card/credit line account(s) denominated in foreign currencies) at its sole discretion without giving any reasons whatsoever.
8. The promotional interest rate (“Promotional Interest Rate”) is not applicable to existing outstanding balances incurred on your Account.
9. Any approved Funds Transfer amount shall first be drawn from any credit balances available in your UOB CashPlus account at the point of debit.
- 10. The Promotional Interest Rate is applicable only to the Approved Amount, and 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 interest rate shall apply to all Approved Amount still outstanding.**
11. The Bank shall ordinarily require a minimum of five banking 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.
12. Once the Bank has approved the Funds Transfer request, no cancellation by the Applicant shall be allowed.
13. The Bank’s decision on all matters relating to the Promotion shall be at its absolute discretion and shall be final and binding on the Applicant.

14. Please continue to make the minimum monthly payments on the outstanding balance in the Account, even during the Promotion. Please also continue to make the minimum monthly payments on your other bank/credit card/credit line account(s) to which the Funds Transfer relates until you receive a letter of confirmation from the Bank approving the Funds Transfer request.
15. 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:
  - a) All outstanding interest in respect of the Account;
  - b) All outstanding fees (including annual fee, late charges and any other fee (except the fees stated in Clause 15(c) herein) in relation to your Account);
  - c) All outstanding Funds Transfer balances and corresponding fees payable from the lowest to the highest promotional interest rate; and
  - d) All other outstanding balances (including excess and within limit utilisation).Payment application made by the Bank as stipulated above shall reduce the amount of this Funds Transfer request.
16. The Bank reserves the right to amend, add or vary any of these Terms and Conditions of the Promotion from time to time either by giving the Applicant written notice or in such other manner as the Bank may select at its absolute discretion.
17. The Applicant shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited from the UOB CashPlus account to settle Funds Transfer to credit to the Applicant's other bank/credit card/credit line account(s), as the case may be.

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