



# GENERAL INFORMATION

## CREDIT CARD

### Minimum Monthly Repayment

3% of current balance or S\$50, whichever is higher, plus any overdue amount. For accounts that are over limit, please pay 3% of credit limit, plus excess over credit limit, plus any overdue amount.

### Interest

Effective Interest Rate 24%\* per annum^.

Interest free grace period 21 days from the Statement Date.

### Cash Advance Charges

5% of the transaction amount or S\$15, whichever is higher. Interest will be charged on a daily basis at 24%\* per annum^ from the date of each Cash Advance until full payment is made.

### Late Charges

S\$50 if the Minimum Payment specified in the Statement is not received by us by the Payment Date.

### Replacement Fee

S\$20 per card.

### Retrieval Fee

S\$5 for each retrieval of a sales draft. For retrieval of statements that are more than 3 months old, a fee of S\$10 per copy applies.

### Service Charge For Returned Cheque/Insufficient Funds

S\$40 for any returned cheque and S\$10 for any rejected Interbank Giro payment.

### Transactions In Foreign Currencies

Card transactions in foreign currencies other than US Dollars, will be converted into US Dollars before being converted into your card billing currency based on the prevailing exchange rate determined by Visa. All transactions in foreign currencies will be subject to an administrative fee of 2.5% (or such other rate as determined by us or Visa) levied by us and Visa.

## UOB CASHPLUS APPLICATION REQUIREMENTS AND INTEREST RATE

### If your income is in the range of S\$20,000 to S\$29,999:

- You must be a Singapore Citizen or Permanent Resident of age 21 to 55 years old
- Your applicable prevailing interest rate is 20.95% per annum

### If your annual income is S\$30,000 and above:

- You must be a Singapore Citizen or Permanent Resident of age 21 to 60 years old
- Your applicable prevailing interest rate is 17.8% per annum

### If you are a Foreigner:

- Your minimum annual income is S\$36,000 and of age between 21 to 60 years old
- Your applicable prevailing interest rate is 17.8% per annum

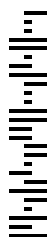
**Note:** The prevailing interest rate and default interest rate are subject to compounding if the monthly interest charges are not repaid in full. The information above is intended as a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are liable to changes. All information is correct at the time of print.

## UOB PERSONAL INTERNET BANKING

A UOB Personal Internet Banking and UOB Mobile Services Username and Password will be mailed to you. This gives you access to your card account information online. If you are an existing UOB Personal Internet Banking and UOB Mobile Services customer, your Credit Card account will be automatically linked to your existing username.

**Note:** The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change. \* Please refer to Cardmember Agreement for the basis of interest computation. ^ Interest charges (if applicable) levied on the account will be subjected to a minimum charge of S\$2.50 per month.

**UNITED OVERSEAS BANK LIMITED**  
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BUSINESS REPLY SERVICE  
PERMIT NO. 02051



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