



# Fast cash. Best rate guaranteed.

UOB CASHPLUS



Best rate guaranteed<sup>1</sup>.  
Extra cash at

**0.75%** interest monthly.

Up to **6X**  
your monthly salary

The freedom of extra cash whenever, wherever, and at our lowest interest rate yet of 0.75% per month for the 1st year. That's the power of UOB CashPlus.

So whether it's for a holiday or a home renovation, let UOB CashPlus turn your dreams into reality quickly and affordably.

## Best rate guaranteed<sup>1</sup>

We're so confident that our rates are the lowest in town that we're giving you a guarantee: if you're offered a better rate elsewhere, we'll match it.

## Up to 6X your monthly salary

Get a generous credit limit of up to 6X your monthly salary or S\$200,000, whichever is lower, if you earn above S\$10,000 a month. Or up to 4X your monthly salary, if you earn between S\$2,500 to S\$10,000 a month.

## Get cash in just 1 hour

Getting extra cash has never been easier or faster.

With express approval at all 53 UOB Group Branches, you can get cash in just 1 hour<sup>2</sup>.

You can also fax in your application form before 2pm to enjoy same-day approval<sup>3</sup>.

## Easy access, 24/7

Access your extra cash any time via:

- Complimentary cheque book
- Internet and mobile banking
- More than 1,200 ATMS<sup>4</sup> locally and over 1.4 million Visa Plus ATMs worldwide
- 24-hour Call Centre at 1800 222 2121

## Pay it your way

For your convenience, choose between flexible or fixed repayment options:

### (A) Flexible repayment, from as low as 3% a month

Pay only the minimum 3% of your outstanding amount or S\$30, whichever is higher.

### (B) Fixed repayment with UOB CashPlus Personal Loan

Take a loan on your UOB CashPlus credit line and repay it in fixed monthly instalments of 12 months, or up to 60 months. Interest rates start from as low as 5.88% p.a., with a one-time processing fee of 2.5%.

## Monthly instalments based on a S\$10,000 loan

Loan Tenor (months)	12	24	36	48	60
Interest Rate (p.a.) <sup>5</sup>	5.88%		7.88%		
One-time Processing Fee of 2.5%	S\$250				
Monthly Instalments	S\$882	S\$466	S\$343	S\$274	S\$232

Illustration is based on S\$10,000 loan amount and calculated figures are rounded to the nearest Dollar.



**Free Samsung GALAXY Tab 2 (7.0)<sup>6</sup>, worth S\$399, with a minimum approved loan amount of S\$8,000 over a minimum loan tenor of 24 months.**

\*Customer with CashPlus Personal Loan will not be eligible for the introductory prevailing interest rate of 0.75% per month.

## Terms and conditions

<sup>1</sup> Be eligible for the UOB CashPlus Best Rate Guaranteed Promotion ("Promotion") when you open a UOB CashPlus Account from 17 June 2013 to 30 September 2013 and show proof that another financial institution in Singapore ("Other FI") has, in respect of a credit facility that is similar to the UOB CashPlus Facility, offered you an interest rate lower than our promotional interest rate of 0.75% p.m. or 9% p.a.. The interest rate for the Other FI's credit facility must have a validity period of at least 12 months. Promotional interest rates for credit cards and line of credit funds/balance transfers will not be accepted. If eligible, you will receive, for a period of 12 months from the date the UOB CashPlus Account is opened or the date of the letter issued by the Other FI, whichever is later, the difference between the Other FI's interest rate and our promotional interest rate, provided the difference is more than S\$50. The difference will be credited to your UOB CashPlus Account. SMS <match>space<NRIC>space<Name> to 77862 and we will contact you to arrange for the collection of the Other FI's letter. At the end of the 12 months, the prevailing interest rate of 17.8% p.a. (or as varied) will apply. The Promotion terms at [uob.com.sg/cashplus](http://uob.com.sg/cashplus) sets out all the terms and conditions that apply. Please read it carefully.

<sup>2</sup> 1-hour approval is available on Mondays to Fridays from 9am to 3pm at all UOB Group Branches, except Public Holidays.

<sup>3</sup> Same-day approval for fax applications is available on Mondays to Fridays from 9am to 2pm, except Public Holidays. Applications submitted after the above mentioned stipulated time will be processed on the next working day. Within the same day of submission of your application form, you will receive an SMS notification to inform you of the status of your application. Please note that application pending further documentation will not be eligible for same-day approval.

<sup>4</sup> Includes OCBC ATMs under the same shared ATM Network.

<sup>5</sup> The stated interest rates are only applicable for customers with annual incomes of S\$30,000 and above. The Effective Interest Rates (EIR) for 12, 24, 36, 48 and 60 months are 15.44% p.a., 13.44% p.a., 16.11% p.a., 15.52% p.a., and 15.06% p.a., respectively. The EIR are subject to compounding if the monthly interest is not paid in full.

<sup>6</sup> One (1) Samsung GALAXY Tab 2 (7.0), 8GB with 3G and WIFI worth S\$399 (the "Gift") will be given away to the first 300 successful applicants who apply for a UOB CashPlus Personal Loan with a minimum loan amount of S\$8,000 over a minimum loan tenor of 24 months. This promotion is valid from 17 June 2013, while stocks last. A redemption letter for the Gift will be sent to the successful loan applicant within one month. Limited to 1 Gift per applicant. This promotion is not valid with other promotions or offers. The Bank reserves the right to charge the value of the Gift (S\$399) to the applicant should the UOB CashPlus Personal Loan be cancelled within 24 months from date of application. A cancellation charge of S\$100 will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding loan amount at any time before expiry of the loan tenor. Interest and/or processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or prepayment. The Gift cannot be exchanged for cash, other products or privileges. The Bank reserves the right to replace the Gift with another item of similar value without prior notice. The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this promotion. The Bank is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. The Bank will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. The Bank reserves the right to amend, suspend or terminate this promotion at any time and without prior notification.

United Overseas Bank Limited Co. Reg. No. 193500026Z

## DECLARATION AND AUTHORISATION

## CashPlus and Credit Card Declaration (CPCADA-V3.0-01062013)

I hereby:

- represent and warrant:-
  - that all information provided to you is true, accurate and complete and if there is a change in the information provided, I agree to report the change to you as soon as possible; and
  - at the time of this application, I am not an undischarged bankrupt and there has been no statutory demand served on me or any legal proceeding commenced against me;
- acknowledge that you may choose to either approve or reject this application and I agree that you do not need to provide a reason for your approval or rejection;
- agree that I have obtained and agree to be bound by the following ("Terms"):
  - UOB Cardmember Agreement;
  - Terms and Conditions Governing UOB CashPlus;
  - Terms and Conditions Governing Accounts and Services; and
  - Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services; [Terms are available at [uob.com.sg](http://uob.com.sg)]
- consent and authorise you to obtain, verify and/or disclose any information relating to me including details of the UOB Card(s) account(s) / UOB CashPlus account to the parties set out in the terms relating to your rights of disclosure under the Terms including any credit bureau;
- agree:
  - you may review and change my credit limit at any time without prior notice to me;
  - in addition to the modes and manner you may send notices and communications to me under the Terms, you may send notices and communications to me in the mode and manner you deem appropriate to my last known address, facsimile and/or telephone/mobile phone number or electronic mail address in your records; and
  - the card will be renewed upon its expiry without further reference to me unless the card account is terminated before that.
- All application forms and verification documents will be retained by the Bank. If your application has been sent by fax, the Bank is authorised to rely and act upon on the faxed copy without the original.

## UOB CASHPLUS PERSONAL LOAN TERMS &amp; CONDITIONS

## UOB CashPlus Personal Loan Terms &amp; Conditions (CPPL-V1.6-25092012)

- UOB CashPlus Personal Loan ("CPPL") is governed by these terms and conditions ("CPPL Terms") and the UOB CashPlus Agreement ("CashPlus Terms"). In the event of any inconsistency between the CPPL Terms and the CashPlus Terms, the CPPL Terms shall prevail insofar as they relate to CPPL. United Overseas Bank Limited ("UOB") reserves the right to change the CPPL Terms at any time.
- Subject to Clause 4, all UOB CashPlus accountholders deemed to be in good standing as determined by the Bank are eligible to apply for CPPL.
- A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPPL.
- Upon UOB's approval of your application for CPPL, you are deemed to have authorised UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the "Loan Amount"), including interest charges.
- The minimum CPPL amount is S\$1,000 or such other amount as UOB may determined at its sole and absolute discretion.
- The Loan Amount (including interest charges and processing fee, if applicable) shall not exceed the available credit limit of your UOB CashPlus account.
- The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPPL.
- Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each CPPL application.
- The effective interest rate ("EIR") is the actual rate incurred for using the CPPL, taking into account total charges and the way repayment is made and the applicable EIR for using CPPL are as follows:
  - If your annual income is above S\$30,000, the EIR for CPPL is at 15.44% p.a. for 12-month loan tenor, 13.44% p.a. for 24-month loan tenor, 16.11% p.a. for 36-month loan tenor, 15.52% p.a. for 48-month loan tenor and 15.06% p.a. for 60-month loan tenor.
  - If your annual income is within the range of S\$20,000 to S\$29,999, the EIR for CPPL is at 19.83% p.a. for 12-month loan tenor, 18.27% p.a. for 24-month loan tenor, 19.15% p.a. for 36-month loan tenor, 18.53% p.a. for 48-month loan tenor and 18.01% p.a. for 60-month loan tenor.
 Thereafter, the prevailing interest rate shall apply.
- UOB requires a minimum of seven (7) to ten (10) business days (excluding Saturday and Sunday) to process your CPPL application.
- Upon UOB's approval of your CPPL application, no cancellation or, restructuring or partial prepayment will be allowed. No fund transfer on promotional interest rate will be allowed with an existing CPPL on your UOB CashPlus account.
- A cancellation charge of S\$100 will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Loan Amount at any time before the expiry of the loan tenor. Interest and/or processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or prepayment.
- If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-five (25) days from the CashPlus statement date or otherwise notified to you, you will be charged default interest on the total outstanding Loan Amount.
- All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any requests of appropriation by you or any other person making such payment on your behalf. UOB has the absolute right to apply payments received by it in the following manner:
  - All outstanding interest in respect of your UOB CashPlus account;
  - All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
  - All outstanding balances in respect of your UOB CashPlus account
- UOB's decision on all matters shall be final and conclusive.

## Applicant must be:

- Aged 21 years and above
- A Singapore Citizen or Permanent Resident
- Earning a minimum annual income of S\$30,000

## REQUIRED DOCUMENTS

	Salaried Employees	Commission-Based Employees	Self-Employed
NRIC (front and back) for Principal & Supplementary Card Applicants	✓	✓	✓
Latest 3 months' Computerised Payslip	✓ OR		
Latest 12 months' CPF Contribution History Statement <sup>A</sup> via <a href="http://uobgroup.com/submitcpfstmt.jsp">uobgroup.com/submitcpfstmt.jsp</a> (SingPass required)	✓ OR	✓	
Latest Income Tax Notice of Assessment <sup>A</sup> and Computerised Payslip	✓	OR 2 Years' Income Tax Notice of Assessment <sup>A</sup>	

<sup>A</sup> For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$5,000 per month. Submit your Latest 12 months' CPF Contribution History online via [uobgroup.com/submitcpfstmt.jsp](http://uobgroup.com/submitcpfstmt.jsp) (SingPass required).

<sup>\*</sup> You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to [mytax.iras.gov.sg](http://mytax.iras.gov.sg) for more details.

Please note that if your income documents reflect a lower income than that of our records, we will have to reduce the current credit limit of your existing unsecured facilities to reflect prevailing earned income. UOB Bank reserves the right to request for information and income documents if deemed necessary.

## Annual Fee

S\$80 per annum



## Interest Charges

Effective interest rate for 1st year (Promotion Period: 1 June to 30 Sept 2013)	9% per annum (Valid for 1 year from opened date of UOB CashPlus Account)
Effective interest rate for 2nd year onwards	17.8% per annum
Minimum interest charge	S\$5

## Minimum Sum Payment

3% of outstanding balance or S\$30, whichever is higher.

## Late Charge

S\$80 will be charged if minimum sum is not received by payment due date.

## 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.

# UOB CASHPLUS APPLICATION FORM

United Overseas Bank Limited Tel: 1800 222 2121 Fax: 6356 8841

## 3 EASY WAYS TO APPLY FOR UOB CASHPLUS



Express Approval at  
UOB Group Branch  
(Refer to T&C overleaf)



Same Day Approval  
via 6356 8841<sup>1</sup>  
(Refer to T&C overleaf)



Mail it back to us

Please complete all fields and attach the required documents. Applications with incomplete information or supporting documents will result in delay in processing.

## TELL US ABOUT YOURSELF

Name as in NRIC No. (underline surname)

☐ Mr ☐ Ms ☐ Dr

NRIC/PR No.

Gender ☐ Male ☐ Female

Singapore Permanent Resident ☐ Yes ☐ No

Nationality

Country of Residence

Date of Birth (DD/MM/YYYY)

Race

Marital Status ☐ Single ☐ Married ☐ Others:

Highest Education Attained ☐ Primary ☐ Secondary ☐ 'N' Level ☐ 'O' Level

☐ 'A' Level ☐ Diploma ☐ Degree ☐ Others (please specify)

No. of Dependants

Home Telephone

Mobile Tel. No.\*

Mandatory for card  
activation and One-Time-  
Password-SMS-OTP

Office Telephone

Email Address

Residential Address (Do provide us with billing proof if residential address differs from address in NRIC.)  
Please do not provide P.O. Box address

House/  
Block

Unit #

Street/Building  
Name

Postal  
Code

Residential Status: ☐ Owned ☐ Mortgaged ☐ Parent's ☐ Rented

Residential Type: ☐ HDB-3Rm/4Rm ☐ HDB-5Rm/Executive Apartment ☐ Executive Condo/HUDC

☐ Private Apartment/Condominium ☐ Terrace ☐ Semi-Detached ☐ Bungalow

Years at Residence Yrs Mths

Mother's Maiden Name (for emergency identification purposes)

Website: uob.com.sg

Date Received:

## YOUR EMPLOYMENT DETAILS

Company Name

Length of Service Yrs Mths ☐ Tick this box if self-employed

Office Address

House/  
Block

Unit #

Street/Building  
Name

Postal  
Code

Type of Business/Industry (please tick one box only)

ED ☐ Education Services

RT ☐ Wholesale/Retail Trade

BU ☐ Engineering

PU ☐ Government

TR ☐ Transportation

BU ☐ Business Consultancy

FI ☐ Financial Services

IN ☐ Insurance

BU ☐ Real Estate

CC ☐ Construction

PR ☐ Professional Services

MF ☐ Manufacturing

CI ☐ Computer & IT

HO ☐ Hotel

Others (please indicate)

Occupation (please tick one box only)

AA ☐ Accounts Assistant

AC ☐ Accountant/Financial Controller

CN ☐ Consultant

GO ☐ Government Officer

DR ☐ Director/Managing Director/Chairman

EN ☐ Engineer

MG ☐ Manager

IA ☐ Insurance Agent/Financial Planner

MK ☐ Marketing Executive

OA ☐ Operation Assistant

SP ☐ Sole Proprietor/Partner

SA ☐ Sales Assistant

SI ☐ Service Industry Staff

TE ☐ Technician/Engineering Assistant/  
Traffic Assistant

SR ☐ Sales Executive

Others (please indicate)

Annual Gross Income  
(Please provide supporting documents)

S\$

^ Latest 12 months' CPF Contribution History Statement

☐ Submitted via uobgroup.com/submitcpfstmt.jsp  
(you will need your SingPass to gain access).

Submission date

## CREDIT CARD

Please select the UOB Credit Card which you would like to apply for and enjoy fee waiver.

Choice of UOB Credit Card(s) - 1 Year Annual Fee Waiver	Free with any UOB Credit Card
<input type="checkbox"/> <b>UOB ONE CARD (001/843)</b> Promo Code (CC): MU00101 Annual Fee: Principal - S\$128.40	<input type="checkbox"/> <b>COMPLIMENTARY UOB VIRTUAL PAY</b>  Promo code (CC): MU0075 (001/337)
<input type="checkbox"/> <b>UOB PREFERRED PLATINUM VISA CARD (001/801)</b> Promo Code (CC): MU00113 Annual Fee: Principal - S\$192.60	
<input type="checkbox"/> <b>UOB LADY'S CARD* (001/004)</b> Promo Code (CC): MU00110 Annual Fee: Principal - S\$128.40 *Exclusively for ladies only	
<input type="checkbox"/> <b>UOB PRVI MILES PLATINUM CARD* (001/333)</b> Promo Code (CC): MU0030 Annual Fee: Principal - S\$256.80	

Name to appear on Card, including surname (within 19 spaces)

# For new card applicants without UOB Personal Internet Banking and Mobile Services ("PIB/MBK"), the mobile phone number provided will be used for SMS-OTPs (One-Time Password), credit card security alerts, and authentication subscriptions. If you already have PIB/MBK, your new Card or CashPlus account can be accessed with your existing PIB/MBK username and password. If your mobile phone number has since changed and you wish to have it updated, please complete a Change of Address/ Contact Details Form available at uob.com.sg.

If you are already an existing UOB Phone Banking customer, your UOB Credit Card/CashPlus account will be linked to your current Access Code and PIN. If you are not an existing UOB Phone Banking customer, a new Access Code and PIN will be sent to you upon approval of your UOB Credit Card/CashPlus application.



PCPCOMBSG001

## UOB CASHPLUS PERSONAL LOAN



**Yes! I want to apply for UOB CashPlus Personal Loan<sup>oo</sup>**  
(Please select only ONE option)

(Please tick preferred tenor)

☐ 12 months

☐ 24 months

☐ 36 months

☐ 48 months

☐ 60 months

Loan Amount (minimum of S\$1,000, rounded to the nearest S\$100)

FREE Samsung  
GALAXY Tab  
2 (7.0") worth  
S\$399\*



<sup>oo</sup> Applicable to first 300 successful applicants who apply for a UOB CashPlus Personal Loan with a minimum loan amount of S\$8,000 over a minimum loan tenor of 24 months. This promotion is valid from 17 June 2013, while stocks last.

## MY PERSONAL DETAILS

Name (as in NRIC/Passport)

Contact No.

NRIC No./Passport No.

## LOAN DISBURSEMENT DETAILS

Account No.†

Name of Bank

Account Name (as in your other bank/credit card/  
credit line account)

† Funds transfer from your UOB CashPlus account to any UOB account with an overdraft facility is not permitted.

## DECLARATION AND AUTHORISATION

I have read and understood the CashPlus and Credit Card Declaration (CPCADA-V3.0-01062013) and the UOB CashPlus Personal Loan Terms & Conditions (CPPL-V1.6-2509012) set out on the facing page.

I affirm the said declaration and agree to abide and be bound by the matters stated therein.

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Applicant's Signature  
(Please sign as you would for all future transactions)

Date:

## FOR BANK USE

Source (CC) <b>50020</b>	Source (CP) <b>30:IA</b>	Pdt Type (CP) <b>RC/30</b>	Promo (CP) <b>30:IAGENERIC</b>
Remarks:	Card Org/Type	LR/MR/HR	ST ID
BW CIF: MAIN		Credit Limit	Census (AI)
		Freend	Card Fee DT
Branch (CC/CP)	Review Code	BC	EXP
		Officer Name	

CPVer1.0\_July2013

## CPPL

20: ILIATAB60  
30: ILIATABN60

Checked By:

CP Account No.:

Approved By:

**BUSINESS REPLY SERVICE**  
**PERMIT NO. 07850**



**UNITED OVERSEAS BANK LIMITED**  
**UOB CASHPLUS**  
**ROBINSON ROAD P.O. BOX 1688**  
**SINGAPORE 903338**

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