

***UOB CASHPLUS TAILOR-MADE LOAN TERMS AND CONDITIONS:**

Promotion

1. The United Overseas Bank Limited ("UOB") UOB CashPlus Tailor-made Loan Promotion ("Promotion") is open to all UOB CashPlus customers ("Applicant") whose UOB CashPlus Account ("Account") is in good standing, as determined by UOB at its absolute discretion subject to the terms and conditions herein contained.
2. The following UOB CashPlus Customers are not eligible to take part in the Promotion:-
 - (a) Customer who is taking part in UOB CashPlus Instalment Loan promotion; or
 - (b) Customer who is taking part in the UOB CashPlus Funds Transfer promotion; or
 - (c) Customer who is taking part in the UOB CashPlus Savvy Loan promotion, as at the date of the application to in the Promotion.
3. The fee charge of S\$10 per every S\$1,000 loan amount (the "Fee Charge") will be charged monthly for the entire loan tenor of 6 months or 12 months (the "Loan Tenor"), whichever is applicable. The Fee Charge is applicable only to the loan amount applied for or such other loan amount as approved by UOB for this Promotion ("Approved Amount"), and is valid from the date UOB approves the Applicant's application to participate in this Promotion until the expiry of the Loan Tenor. Thereafter, the prevailing interest rate shall apply to all outstanding amounts of the Approved Amount.
4. The Applicant hereby permit and authorise the Bank to earmark the Account for the total Fee Charge payable for the entire Loan Tenor, once the application has been approved by UOB.
5. The completed application must be received by UOB on or before 30 April 2012 to be considered for the Promotion.
6. UOB shall require a period of not less than seven (7) business days from receipt of the application to process the application or such other period as UOB may determine from time to time at its discretion.
7. Should the aggregate of the loan amount applied for and the total Fee Charge for the entire Loan Tenor exceed the Applicant's available credit limit at the time of the application, the Approved Amount to be transferred shall be determined by UOB at its sole discretion without giving any reasons whatsoever.
8. The available credit limit of the Applicant's Account will be reduced by the Approved Amount approved under this Promotion.
9. The transfer of the Approved Amount from the Applicant's Account to any UOB account with an overdraft facility will not be permitted.
10. A notification letter on the status of the application to participate in this Promotion will be sent by post in accordance with the address(es) of the Applicant maintained in UOB's record within one month upon successful application.
11. In the event of cancellation or early prepayment of the total outstanding Approved Amount by the Applicant at any time before the expiry of the agreed Loan Tenor, the Applicant is liable to pay an administrative fee of S\$100. The Fee Charges already charged to the Account will not be pro-rated or refunded in the event of cancellation or early prepayment.
12. The Applicant shall continue to make the minimum monthly payments on his/her other bank/credit card/credit line account(s) to which the transfer of Approved Amount relates until he/she receives a letter of confirmation from the Bank approving his/her application to participate in this Promotion.
13. The terms and conditions herein are in addition to the Terms and Conditions Governing UOB CashPlus, which shall continue to apply. In the event of inconsistency between these terms and conditions herein and the Terms and Conditions Governing UOB CashPlus, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to this Promotion.
14. While the information provided herein is believed to be reliable at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
15. UOB's decisions on all matters relating to this Promotion shall be final and binding including, but not limited to, the quantum of the Approved Amount to be transferred.
16. UOB reserves the right at any time at its absolute discretion to vary, add to, modify or delete any of these terms and conditions without prior notification and in such manner as it deems fit, including but not limited to the discontinuation of this Promotion.



UNITED OVERSEAS BANK LIMITED
PERSONAL FINANCIAL SERVICES
UOB CASHPLUS (MARKETING TEAM)
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PERMIT NO. 00628

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Tailor-make

your financial solutions

Enjoy extra cash for as low as S\$10 per month*



CASHPLUS



A Tailor-made Solution

We understand that taking up a loan can be a complicated process. UOB CashPlus Tailor-made Loan makes it easy with flexible repayment period and no unforeseeable interest charges. You can now enjoy an extra boost to your finances in two easy steps.

Step 1: Decide the amount you need

You can now enjoy cash for a fixed fee monthly, without complicated or unforeseeable interest charges and processing fees. **For every S\$1,000 you need, a fixed fee of only S\$10 will be charged per month*.**

Step 2: Decide the tenor

Choose to repay the amount over a period of **6 months or 12 months**. The fixed fee of S\$10 for every S\$1,000 loan* will be charged monthly during the tenor.

Illustration on how this works: Assuming you need a loan amount of S\$5,000 for a tenor of 6 months

	Charges per month	Total charges for the 6 months loan tenor	Total Savings
UOB CashPlus Tailor-made Loan	$\frac{S\$5000}{S\$1000} \times S\$10 = S\50 (EIR of 12.59%)*	$S\$50 \times 6 = S\300	50% savings!
Other bank's credit card	S\$100 at prevailing rate of 24% p.a.	$S\$100 \times 6 = S\600	

* The effective interest rate (EIR) of 12.59% is calculated based on an approved loan amount of S\$5,000 with a 3% monthly minimum payment and full payment of loan amount outstanding at the end of the promotional period.

Flexible repayment amount

Unlike other loans, where fixed monthly repayment is required, you can choose to repay any amount monthly (minimum 3% of outstanding balance) and make the full repayment only at the end of the loan tenor.

Hurry! Sign up for the promotion today. Simply fill up the form and **fax it to 6253 1624** or mail back using the Business Reply Envelope before 30 April 2012.

*Terms and conditions apply

Enrolment Form

Please fill up the application form and **fax it to 6253 1624** or mail back using the Business Reply Envelope by 30 April 2012. Please ensure that this form is faxed over to us clearly.

Yes! I want to enjoy the promotion:

Loan amount (round off to the nearest S\$1,000) : _____

Please ensure that the Loan Amount and Fee Charges for the full Tenor does not exceed the available credit limit of your UOB CashPlus account.

Loan Tenor (Please tick one): 6 months 12 months

My Personal Details

Name (as in NRIC):	NRIC/ Passport No:
UOB CashPlus Account No.:	Contact No.:

Disbursement Details

Bank to transfer to:	Account No.: (As in your other bank/credit card/credit line account)
Account Name: (As in your other bank/credit card/credit line account)	

Transfer from your UOB CashPlus account to any UOB account with overdraft facility is not permitted.

Declaration and Authorisation

By signing this application form, I hereby:-

- represent and warrant that all information provided by me in this application form is true and complete;
- authorize United Overseas Bank Limited ("UOB") to conduct credit checks and verify information given in this application form with any party without reference to me;
- authorize UOB to debit my UOB CashPlus account stated above to pay the bank stated above such amount applied for or such other amount as approved by UOB for this promotion; and
- acknowledge and confirm that I have read, understood and agreed to be bound by the terms and conditions of this promotion.

Applicant's Name _____

Date _____

For Bank Use

Promo Code: TML30K6M/ TML30K12M/ TML20K6M/ TML20K12M
Checked by: _____ Approved by: _____

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

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