

Terms and Conditions Governing the 2017 UOB Personal Loan Interest Rate Promotion

1. The 2017 United Overseas Bank Limited (“UOB”) Personal Loan Interest Rate Promotion (“Promotion”) is open to new customers who:-
 - (i) open a UOB CashPlus and/or Credit Card account; and
 - (ii) apply for UOB CashPlus Personal Loan (“CPPL”) and/or Credit Cards Personal Loan (“CCPL”) with a minimum loan amount of S\$1,000 and a loan tenor of 12 to 60 months.
2. The Promotion is valid from 16 May 2017 to 30 September 2017, both dates inclusive (“Promotion Period”).
3. To be eligible for the Promotion, the applicant’s UOB CashPlus and/or Credit Card account must be submitted and approved during the Promotion Period and the CPPL and/or CCPL applications must be submitted and approved within 30 days of the UOB CashPlus and/or Credit Card account opening date (“Eligible Customers”).
4. The following applicants are not eligible to participate in the Promotion:
 - (i) existing UOB CashPlus and/or Credit Card customers; or
 - (ii) persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them at any time during the Promotion Period.
5. Eligible Customers will enjoy interest rate on the approved CPPL and/or CCPL amount (“Promotional Rate”) for the entire loan tenor (“Promotional Rate Term”) as shown below:-

Loan Tenor (months)	Flat Interest Rate (% p.a.)	Processing Fee (%)	Effective Interest Rate (% p.a.)
12	4.80	0	8.75%
24	4.80		8.96%
36	4.38		8.20%
48	4.80		8.89%
60	4.80		8.81%

6. Upon expiry of the Promotional Rate Term, the interest rates shall revert to the UOB CashPlus and/or Credit Card’s prevailing interest rates.
7. Any applicant who cancelled or closed their UOB CashPlus and/or Credit Card account in the last twelve (12) months prior to the commencement of the Promotion Period or during the Promotion Period and opened a new UOB CashPlus and/or Credit Card account during the Promotion Period will not be eligible for the Promotion.
8. If UOB subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion, UOB may at its discretion accord the prevailing CPPL and/or CCPL interest rates without any notice. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated in this clause.
9. To enjoy the Promotional Rate, UOB CashPlus and/or Credit Card account and CPPL and/or CCPL account must be valid, subsisting and in good standing throughout the Promotional Rate Term.

Terms and Conditions Governing the 2017 UOB Personal Loan S\$100 Dairy Farm Gift Voucher Promotion

1. Successful UOB CashPlus applicants who applied for a UOB CashPlus Personal Loan (“CPPL”) and had their loans approved during the Promotional Period will be entitled to receive S\$100 Dairy Farm Gift Vouchers (“Gift”) for minimum approved loan of S\$10,000 and minimum tenor of 36 months.
2. The Gift will be fulfilled to eligible customers within 2 months after disbursement of the loan and is non-transferable, non-assignable and not exchangeable for other goods and services.
3. A redemption letter will be sent to the successful applicant within 2 months after disbursement of the loan. Limited to 1 Gift per successful applicant only.
4. This promotion is not valid with other promotions or offers.
5. UOB reserves the right to charge the stated value of the Gift to the successful applicant should the UOB CPPL be cancelled or prepaid within 24 months from the date of the application.
6. Any entitlement to the Gift is determined by UOB at its absolute discretion and UOB may change these terms and conditions at any time without notice.

General

1. Eligible Customers will be bound by the Terms and Conditions governing UOB CashPlus and/or Credit Card and the Terms and Conditions governing UOB CashPlus and/or Credit Card Personal Loan (collectively the "Standard Terms"). In the event of inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to the Promotion.
2. In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the terms and conditions herein shall prevail.
3. UOB's decisions on all matters relating to the Promotion shall be final and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
4. The Promotion is not valid with and shall not apply in conjunction with any other privileges or promotions.
5. UOB shall not be responsible for any loss to, charges or expenses of any Eligible Customer or any other persons in connection with the Promotion, howsoever arising.
6. UOB reserves the right at any time in its absolute discretion to vary, add, modify, delete any of these terms and conditions without prior notification or giving any reason, including but not limited to the discontinuation of the Promotion and the timing of any act to be done, and all customers shall be bound by these amendments.
7. While the information provided herein is believed to be reliable as 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.
8. A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
9. The Terms and Conditions are governed by the laws of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.