

GENERAL INFORMATION ON UOB CREDIT CARDS

Product name	UOB Credit Cards
Interest on purchases (where applicable)	27.8% per annum subject to a minimum charge of S\$3-00, calculated on a daily basis from the date of the transaction, on any amount remaining unpaid (including late payment charges) until such outstanding is paid in full.
Interest on cash advances	28.5% per annum on all outstanding on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the date the outstanding is paid in full.
Additional Interest	<p>3% per annum on top of prevailing interest on any amount remaining unpaid if the minimum payment due on your Card Account is not received by the due date specified in your Card statement (“Due Date”). The additional interest, calculated on a daily basis, will be imposed from the date of the next Card statement following the Due Date.</p> <p>Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in two consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those two consecutive Card statements.</p>
Minimum monthly payment	3% of current balance or \$50, whichever is higher, plus any overdue amounts.
Late payment charges	\$100 if minimum payment is not received by due date.
Annual membership Fee	Refer to the individual product information for the amount.
Cash advance Fee	8% of cash advance amount subject to a minimum fee of \$15.
Fees for foreign currency transactions	<p>For Visa, Mastercard, JCB International or UnionPay International credit cards, all transactions in foreign currencies will be subject to an administrative fee of 3.1%. (The administrative fee will be increased from 3.1% to 3.25% on the amount converted with effect from 9 March 2020.)</p> <p>For American Express, KrisFlyer UOB Credit Card, PRVI Miles World Mastercard/Visa and Reserve Card, a foreign currency factor of 3.25% on the amount converted will be charged (out of which 1.25% will be retained by American Express and 1% will be retained by Mastercard and Visa respectively).</p>
International Processing Fee	<p>Transactions made in SGD and/or USD and processed outside Singapore using Visa or Mastercard respectively will be subject to a fee of 1% of the transaction amount.</p> <p>Transactions made in HKD and processed outside Hong Kong using Visa or Mastercard respectively will be subject to a fee of 1% of the transaction amount.</p>
Overlimit Fee	A fee of S\$40 will be imposed if the total outstanding Card Account balance exceeds the total Credit Limit at any time.

Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	\$100 (For details, refer to clause 9 of ABS Guide on “What Should Know About Credit Cards” using the following hyperlink https://abs.org.sg/docs/library/abs_creditcards_english.pdf
There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete terms and conditions (Cardmembers Agreement).	