

## Terms and Conditions for UOB Car Loan Promotion

### EXCLUSIVE for Customers Who Apply Directly with UOB

We are pleased to offer the following promotion. Please refer below for the interest rate, commission, and promotion scheme.

#### Interest Rate and Commission

New & Used Passenger Vehicles	Loan Period (in years)						
	1	2	3	4	5	6	7
Interest Rate - % p.a. (flat rate, in arrears)			1.68%	1.68%	1.68%	1.68%	1.68%
Effective Rate - % p.a.			3.22%	3.22%	3.22%	3.21%	3.20%

*This scheme is only eligible for Loan Tenor of 3-7 Years with a minimum loan of \$30,000.*

#### Promotional Period

- Promotion starts from 28 April 2022 and ends on 31 May 2022 (both dates inclusive) or such other date(s) as may be determined by UOB at its sole discretion (the "Promotion Period").
- You will qualify for this promotion for the abovementioned promotional interest rate on your Car Loan if you
  - have successfully applied for a UOB Car Loan during the Promotion Period to finance the purchase of new or used passenger vehicle(s) by contacting UOB and completing the application using myInfo (the "Application");
  - and your Application is approved and disbursed by UOB ("Eligible Customers")
- Vehicles must be registered within 4 months from date of first approval for NEW car and 1 month from date of first approval for USED cars.

#### Other Terms & Conditions

- Minimum Loan Quantum of \$30,000 and Financed up to 70% of Nett Selling Price.
- Instalments are payable in arrears.
- A fee based on 20% of rebate amount will be charged should any full settlement of loan before end of the loan tenure.
- Prepayment Fee of 1% flat on balance outstanding will be charged should any full settlement of loan before end of the loan tenure.
- 30 days' notice is required in writing to effect any early settlement.
- This Promotion does not apply to the UOB COE Car Loan.
- This offer is subject to change at UOB's sole discretion by notice to you.
- UOB has the right at its sole discretion to approve or decline any Application and UOB shall not be required to give any reason or prior notice on any matter concerning such Application.
- UOB's prevailing Standard Terms and Conditions Governing Banking Facilities, UOB's Standard Terms and Conditions for Hire Purchase Agreements (as may be amended, modified or supplemented from time to time) and any other product terms that may be applicable in connection with this Promotion (collectively, the "Standard Terms") shall continue to be binding on all Eligible Customers. If there are any inconsistencies between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent that such inconsistency relates to this Promotion.
- In the event of any inconsistency or discrepancies between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail to the extent of such inconsistency.
- Participation in this Promotion is subject to these terms and conditions herein. You are deemed to have accepted these terms and conditions when you participate in this Promotion.
- By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by UOB and its partners, organisers, sponsors, promoters, dealers, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, the Free EV Charging, and all other purposes incidental to the Promotion.

- These terms and conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- A person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B).
- This Promotion is not valid with other promotions unless otherwise expressly specified.
- While all information provided here is believed to be correct at the time of publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

United Overseas Bank Limited Company Reg. No. 193500026Z

April 2022