



## FEES AND CHARGES GUIDE FOR UOB PERSONAL SINGAPORE & OVERSEAS MORTGAGE LOANS

*Announcement: With effect from 1 June 2022, we will be revising the Fees and Charges for Property Loans secured by all types of properties. The updated guide on Pages 3 & 4 of this pdf shall take effect from 1 June 2022. If you have any questions, please contact our official UOB property loans hotline at 1800-3882121 (8am - 8pm).*

ITEM	DESCRIPTION	SINGAPORE PROPERTY	OVERSEAS PROPERTY
<b>Default Interest</b>	In addition to Default Interest payable under clause 5 of the Standard Terms and Conditions Governing Credit Facilities, an additional \$80 (in the relevant loan currency, except for loans in JPY *) shall be levied on each late repayment of a monthly installment.  *JPY 8,000 will apply for loans in JPY	√	√
<b>Safekeeping charges on title deeds after full repayment of loan</b>	A charge of S\$500 per year (or part thereof on a pro rate basis) shall be imposed for the safekeeping of title deeds upon expiry of 14 days grace period from date of full repayment of loan or discharge of the mortgage security documents, whichever is earlier.	√	√
<b>Rescheduling of redemption date</b>	In addition to compliance with the requisite notice period to be given in writing, a fee of S\$300 shall be payable for each rescheduling request made within the redemption notice period for another redemption date.	√	√
<b>Loan Statement</b>	For Current Year - no charge For Previous Years - S\$50/ per year (GST included)	√	√
<b>Variation in the interest rates or conversion of interest rates for any facility</b>	Subject to the Bank's prevailing administrative fee for variation of interest rates.	√	√
<b>Changes in loan structure (Singapore Property Loans)</b>	An administrative fee of S\$200 – S\$1000 is applicable for any requests including but not limited to the following requests:  <ul style="list-style-type: none"> <li>- change in the names of persons who will be parties to the Credit Facilities and/or the Security documents;</li> <li>- change in the tenor of any loan &amp;/or overdraft facility forming part of the Credit Facilities;</li> <li>- change in the currency of any facility; and/or</li> <li>- usage of Central Provident Fund savings for payment of the monthly loan installments</li> </ul>	√	NA

ITEM	DESCRIPTION	SINGAPORE PROPERTY	OVERSEAS PROPERTY
	and/or partial prepayments of any facility where such requests are made subsequent to the first disbursement of the Credit Facilities or part thereof.		
<b>Changes in loan structure (Overseas Property Loans)</b>	<p>(a) Save as set out in (b) below, a fee of S\$200 is applicable for any request including but not limited to:</p> <ul style="list-style-type: none"> <li>- change in names of borrower(s) and/or mortgagor(s);</li> <li>- change in loan tenor.</li> </ul> <p>(b) A fee of S\$1,000 is applicable for any change in loan currency after disbursement has been made.</p>	NA	√
<b>Administration Fee For Non UOI Fire Insurance</b>	S\$200 per year	√	NA
<b>Secured Overdraft (SGD) Annual Fee</b>	S\$150 per year	√	NA
<b><u>Any other charges:</u></b>			
<b>(i) Additional preliminary redemption statement with no change in completion date</b>	(i) Customer is entitled to receive 1 free Preliminary & 1 free Final Redemption Statement. A fee of S\$100 shall be chargeable on each request for additional preliminary redemption statement.	√	√
<b>(ii) Cancellation of Cashier's Order already issued by the Bank &amp; reissuance of Cashier's Order</b>	(ii) A fee of S\$100 shall be chargeable per Cashier's Order	√	√
<b>(iii) Change of Constant Monthly Installment (MI) to Normal MI</b>	(iii) A fee of S\$300 shall be chargeable for each request to change Constant Monthly Installment to Normal Monthly installment	√	NA

Any fees and charges including the above are subject to changes by the Bank in its absolute discretion from time to time.



## UOB PROPERTY LOANS – FEES AND CHARGES GUIDE FOR SINGAPORE & INTERNATIONAL PROPERTIES

These fees and charges are effective from 1 June 2022, and will supersede any pricing guides set out in all previous versions of terms and conditions governing all Singapore and International Property Loans.

Any fees and charges including the below are subject to changes by the Bank in its absolute discretion from time to time, and the Bank will provide 30 days' advance notice for any change to all customers.

Item	Description	For ALL* loans	For JPY loans
1	Late Fee <i>This fee will be charged for each late repayment of a monthly instalment above the default interest rate as per clause 5 of the Standard Terms and Conditions Governing Credit Facilities.</i>	\$80	JPY 8,000
2	Change the law firm managing your loan after loan acceptance	\$200	JPY 20,000
3	Change in loan availability period (upon approval)	\$200	JPY 20,000
4	Cancellation or re-issuance of a cashier's order (per cashier's order)	\$100	JPY 10,000
5	Request for Statements (per statement)	<i>Current year:</i> no charge  <i>Previous years:</i> \$50 + GST	<i>Current year:</i> no charge  <i>Previous years:</i> JPY 5,000 + GST
6	Rescheduling the effective date of a partial prepayment, or full redemption, to a date after the expiry of the required notice period (given in writing), or to process a new notice of redemption to replace an earlier one.	\$300	JPY 30,000
7	To process the re-pricing of your loan	\$800	JPY 80,000
8	Provision of revised redemption statement for your loan (for each Preliminary / Final Redemption statement)	<i>For 1st request:</i> no charge  <i>For Additional request:</i> \$100	<i>For 1st request:</i> no charge  <i>For Additional request:</i> JPY 10,000
9	Provision of a copy of your loan related documents, e.g. Facility Letter, Supplementary Facility Letter, valuation report or title deed	\$50 + GST	JPY 5,000 + GST
10	Safekeeping of title deed for facility that has been fully repaid, for any period more than 14 days.	\$500 per year (or part thereof on a pro-rate basis)	JPY 50,000 per year (or part thereof on a pro-rate basis)

11	Any other request not covered by this pricing guide, that requires us to issue a Supplementary Letter of Offer (SLO)	\$1,000	JPY 100,000
12	Restructuring of your loan, including but not limited to: <ul style="list-style-type: none"> <li>▪ usage of CPF funds for payment of the monthly loan installments for the first time; and/or</li> <li>▪ change Constant Monthly installment to Normal Monthly installment; and/or</li> <li>▪ reduction in the tenor of any loan &amp;/or overdraft facility</li> </ul>	\$300	JPY 30,000
13	Restructuring of your loan, including but not limited to: <ul style="list-style-type: none"> <li>▪ change in names of borrower(s) and/or mortgagor(s);</li> <li>▪ change of repayment scheme;</li> <li>▪ purchase of recess area; and/or</li> <li>▪ change in the currency of any facility</li> </ul>	\$1,000	JPY 100,000
14	Administration Fee For Non UOI fire coverage for your property (per year)	\$200	-
15	Secured Overdraft (SGD) Annual Fee	\$150	-

*\*Amount in the currency of your loan, except Japanese Yen denominated loans.*