

UOB PAYMENT FACILITY TERMS AND CONDITIONS
("TERMS AND CONDITIONS")

1. Any principal holder ("Cardmember") of a UOB personal Visa / MasterCard / American Express / UnionPay credit card (each, a "Card") issued in Singapore by United Overseas Bank Limited (each, a "Card") issued in Singapore by United Overseas Bank Limited ("UOB") and whose Card account is/are valid, subsisting, in good standing and satisfactorily conducted, as determined by UOB, in its absolute discretion and which Card has not been cancelled at the time of application can apply for the UOB Payment Facility ("Facility") subject to the Terms and Conditions.
2. By applying for the Facility, the Cardmember commits itself to comply with all the prevailing Terms and Conditions and the Cardmember is deemed to have already read, understood and accepted all the Terms and Conditions. Notwithstanding the total amount that is being applied for under the Facility ("Requested Amount") by the Cardmember, the Cardmember accepts whatever quantum UOB decides to approve at its absolute discretion. By acknowledging and confirming the terms and/or submitting the completed application for the Facility, the Cardmember requests from UOB such amount ("Approved Amount") under the Facility as UOB decides to approve and credit into the Designated Bank Account (as defined in Paragraph 6(b) below) provided that the Approved Amount is equal to or less than the Requested Amount and is within the Cardmember's Card's available credit limit at the time of approval of the Cardmember's application for the Facility.
3. A one-time administration fee ("Administration Fee") (which will be a specified percentage of the total Approved Amount set out in the table below) will be charged to the Card stated in the application. It is the Cardmember's responsibility to ensure that the Administration Fee together with the Requested Amount must be within the available credit limit of the Cardmember's Card at the time of approval of the Cardmember's application for the Facility.



Administration Fee			
Card Type	One-time payment	3-monthly instalments	12-monthly instalments
UOB Reserve Credit Card	1.9%	2.8%	4.3%
UOB Privilege Banking Credit Card	2.2%	3.0%	4.5%
UOB Visa Infinite Credit Card	2.2%	3.0%	4.5%
UOB Visa Infinite Metal Credit Card	2.2%	3.0%	4.5%
UOB PRVI Miles American Express®, World Mastercard or Visa Card	2.3%	3.1%	4.6%
KrisFlyer UOB Credit Card	2.3%	3.1%	4.6%
Other UOB Credit Cards	2.4%	3.2%	4.7%

4. The Cardmember is not permitted to sign up for the Facility on behalf of any supplementary cardmember although that Cardmember is responsible for any outstanding balances on the supplementary card.

5. The Cardmember is responsible for the accuracy of the bank account details (including, but not limited to, the details of Designated Bank Account (as defined in Paragraph 6(b) below) and all other information in any document (including, but not limited to, the card number of the Card provided for the application) submitted to UOB, and the Cardmember warrants that all such information is true, correct and accurate. UOB shall not be liable or responsible for any losses, damages and/or costs incurred or sustained arising from any incomplete document or information and/or inaccuracy in any document or information, furnished and submitted by the Cardmember to UOB.

6. (a) Approval process for the application of the Facility and the Requested Amount will take up to six (6) Singapore working days from the date of UOB's receipt of the application. Any incomplete documentation or any application with incomplete information or wrong details or which has not been signed will result in a delay in the processing and/or rejection of the application for the Facility. The Cardmember agrees that UOB may, in its opinion, reject any application for the Facility and/or the Requested Amount and UOB is not under any obligation whatsoever to give any explanation or reason or prior notice to the Cardmember if any application is rejected or not approved or the Approved Amount granted is less than the Requested Amount. The Cardmember must have sufficient available credit limit on the Card that is more than the Requested Amount at the time of approval of the Cardmember's application for the Facility. The



Approved Amount made available to the Cardmember under the Facility will be determined by UOB at its absolute discretion and the application of the Facility is subject to UOB's approval.

(b) Upon UOB's approval of the Facility, the Approved Amount shall be charged to the Card account and shall be credited into a Singapore dollar denominated bank account that is opened and maintained in the name of the Cardmember as specified in the application (the "Designated Bank Account") in one lump sum payment within six (6) Singapore working days after the day of UOB's approval of the Facility and the Cardmember's available credit limit on the Card will be reduced by an amount equal to the Approved Amount, which will be earmarked by UOB but will be progressively restored upon receipt of payment(s).

7. (a) The Approved Amount shall be charged to the Cardmember's Card at the time of approval of the application for the Facility and the Cardmember can choose to pay the same via any one of the following payment arrangements: -
- (i) a one (1) time full payment on the next monthly Card billing statement that is issued after the application for the Facility has been approved. The one-time Administration Fee will be posted together with that one-time full payment; or
 - (ii) over three (3) or twelve (12) monthly instalments as billed in the monthly Card billing statements issued after the application for the Facility has been approved. The one-time Administration Fee will be posted together with the first of such instalments.
- (b) If:
- (i) the one (1) time full payment arrangement is selected, the Approved Amount shall be charged to the Card account and will be treated in the same way as any other card transaction charged to the Card account and shall be payable in accordance with the Standard Terms (as defined in Paragraph 11 below); or
 - (ii) the three (3) or twelve (12) monthly instalments payment arrangement is selected: -
 - the UNI\$ or KrisFlyer miles credited (as referred to under Paragraph 9(b) below) will be based on the monthly instalment amount payable;
 - if the Approved Amount cannot be divided into equal monthly instalments, the difference between the Approved Amount and the aggregate of the first two (2) or eleven (11) monthly instalments payments will be posted as the last instalment payment amount in the applicable monthly Card billing statement respectively;



- each monthly instalment amount shall be charged to the Card account and will be treated in the same way as any other card transaction charged to the Card account; and
- the monthly instalments payable will be reflected in the relevant monthly Card billing statement and shall be payable in accordance with the Standard Terms.

(c) In particular, but without prejudice to the generality of any of the above preceding sentences, interests and late payment charges will be levied on any overdue payments and/or instalment as well as other overdue amounts in the Card account in accordance with the Standard Terms.

8. Once the Approved Amount is credited into the Designated Bank Account, the Cardmember can neither cancel nor vary the Facility. However, prior to the Approved Amount being credited into the Designated Bank Account, the Cardmember may request to cancel or vary the Facility provided that:
- (a) the Cardmember gives prior written or verbal notification to UOB;
 - (b) all requests to cancel or vary the Facility are subject to UOB's approval and discretion;
 - (c) such requested cancellation or variation will take effect seven (7) Singapore working days from the date of UOB's approval; and
 - (d) the Cardmember shall pay the processing fee as specified in Paragraph 9(a) below.
9. (a) A processing fee of Singapore Dollars One Hundred and Fifty (S\$150.00) will be levied for the processing of a voluntary Card account closure, or any change, cancellation or variation of the Facility.
- (b) A Cardmember (excluding KrisFlyer UOB Credit Card) of a successful Facility application will be awarded with UNI\$2.5 for every Singapore Dollars Five only (S\$5.00) of the Approved Amount charged to the Card account. UNI\$ awarded is subject to the terms and conditions under the UOB Rewards Programme (available at uob.com.sg/rewards) and the respective Card-specific terms and conditions (available via the UOB official website).
- (c) A KrisFlyer UOB Credit Cardmember of a successful Facility application will be awarded with 5 KrisFlyer miles for every Singapore Dollars Five only (S\$5.00) of the Approved Amount charged to the Card account. KrisFlyer miles awarded is subject to the terms and conditions under KrisFlyer UOB Credit Card (available at uob.com.sg/KrisFlyerUOB/Credit) and KrisFlyer programme.
- (d) The Approved Amount will not be eligible for any other campaigns/promotions/programmes.



- (e) If the Cardmember cancels or varies the Facility, then any UNI\$ or KrisFlyer miles awarded in respect of the Approved Amount will be withdrawn from the Card account. If that Cardmember does not have sufficient UNI\$ or KrisFlyer miles in the Card account for such withdrawal, then UOB has the right to claim / deduct the Singapore dollar equivalent of this shortfall in the UNI\$ or KrisFlyer miles from the Cardmember.
10. When UOB determines a matter in its opinion, the determination is made at their absolute discretion. When UOB acts or refuses to act on any matter including any instruction or transaction, UOB does not need to provide any reason for their act or refusal unless required by the law. If UOB receives any instruction on a non-Singapore working day or after the specified clearance or cut-off times, UOB may treat the instruction as received on the following Singapore working day.
 11. UOB reserves the right, in its absolute discretion, to amend, delete or vary any of the Terms and Conditions without giving any reason or prior notice. The Terms and Conditions and amendments made to them from time to time shall apply to the Cardmember. The Terms and Conditions herein are to be read together with the terms and conditions of the prevailing UOB Cardmembers Agreement (available at uob.com.sg/cards) and the UOB Rewards Programme (collectively the "Standard Terms"). The Standard Terms will not apply to the extent that they are inconsistent with, or expressly overridden by, the Terms and Conditions. In the event of inconsistency between the Terms and Conditions and any advertising, promotional and other materials relating to or in connection with the Facility, the Terms and Conditions shall prevail.
 12. A person who is not a party to any agreement governed by the Terms and Conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.
 13. The Terms and Conditions herein and all matters arising out of or in connection with the Facility and the Approved Amount are subject to the laws of Singapore and the Cardmember irrevocably agrees to submit to the exclusive jurisdiction of the Courts of Singapore. This clause does not limit UOB's right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.

UOB assumes no liability or responsibility for the acts or defaults of the merchant or defaults in the goods and services offered hereunder. UOB is not an agent of the merchant. Any





dispute about the quality or service standard must be resolved directly with the merchant. The merchant may apply conditions to the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.

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