TERMS AND CONDITIONS FOR UNITED OVERSEAS BANK LIMITED ("UOB") BALANCE TRANSFER ONLINE 0.8% PROCESSING FEE PROMOTION

1. Promotion

1.1 This UOB BALANCE TRANSFER ONLINE 0.8% PROCESSING FEE PROMOTION (the "**Promotion**") is valid from 01 Oct 2026 to 31 Oct 2026 both dates inclusive (the "**Promotion Period**").

1.2 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").

1.3 This Promotion is open to all principal cardmembers of a UOB Credit Card issued in Singapore and UOB CashPlus account holders.

1.4 To participate in this Promotion, you must satisfy all of the following conditions:

(a) you must have received an invitation from UOB via mailer inviting you to participate in this Promotion (the "**Invite**");

(b) you must successfully submit your application online during the Promotion Period using the unique URL in your Invite for UOB Balance Transfer (the "**UOB Balance Transfer Application**");

(c) you must be either a principal cardmember of a UOB Credit Card issued by UOB in Singapore or an account holder of UOB CashPlus during the Promotion Period;

(d) if you are neither a cardmember of a UOB Credit Card issued in Singapore nor an account holder of UOB CashPlus, you must successfully submit an online application during the Promotion Period for either a new UOB Credit Card issued by UOB in Singapore as principal cardholder or a new UOB CashPlus account and such application must be approved during the Promotion Period;

(e) your UOB Balance Transfer Application submitted under this Promotion must be approved by UOB during the Promotion Period for an approved tenor of Three (3) months (the "**Minimum Loan Tenor**").

1.5 The rates of UOB Balance Transfer for Three (3) months' tenor are as follow:

Tenor	One-time processing fee	Effective interest rate with UOB Credit Cards (p.a.)	Effective interest rate with UOB CashPlus (p.a.)
3 months	0.80%	3.29%	3.26%

1.6 For avoidance of doubt:

(a) The unique URL in your Invite is unique to you, and you shall not disclose the same to any person.

(b) If your UOB Balance Transfer Application is submitted using the URL in an Invite not addressed to you and the application is subsequently approved by UOB, you shall not be eligible to enjoy the rates under this Promotion.

1.7 For the purposes of this Promotion:

(a) "p.a." means per annum.

(b) "**UOB Credit Card**" refers to any personal Visa and MasterCard credit card issued by UOB in Singapore, but does not include any UOB debit cards, UOB American Express, UOB JCB or Union Pay cards, UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

2. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

Appendix 1

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
   (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

   (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;

   (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or

   (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.

3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.

4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit the reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.

5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, UOB Credit Card Balance Transfer Terms and Conditions, UOB CashPlus Balance Transfer Terms and Conditions and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.

6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.

7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions (including, but not limited to, the UOB Balance Transfer Online Cash Rebate Promotion).

8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Promotion and to contact you, including by voice call or text message.

9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.

10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.