

TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS 0% BALANCE TRANSFER & UOB CREDIT CARD 0% RETAIL INTEREST RATE PROMOTION (COLLECTIVELY, THE "PROMOTIONS") 1 MARCH 2026 TO 30 JUNE 2026 ("TERMS")

UOB CREDIT CARDS 0% BALANCE TRANSFER PROMOTION

1. Balance Transfer Promotion

- 1.1 This UOB Credit Cards 0% Balance Promotion (the "**Balance Transfer Promotion**") is only valid from 1 March 2026 to 30 June 2026, both dates inclusive (the "**Balance Transfer Promotion Period**").
- 1.2 By participating in this Balance Transfer Promotion, you are hereby deemed to have agreed to be bound by the Terms.
- 1.3 This Balance Transfer Promotion is only open to selected individuals who have received an invite from United Overseas Bank Limited ("**UOB**") to participate in this Promotion (whether via electronic direct mailer or otherwise) (the "**Balance Transfer Promotion Invite**").
- 1.4 To participate in this Balance Transfer Promotion, you must satisfy all of the following conditions:
- (a) you must be a principal cardmember of a personal UOB Credit Card issued by UOB in Singapore during the Promotion Period;
 - (b) you must successfully submit an application via the designated application link indicated on the Balance Transfer Promotion Invite for a UOB Balance Transfer with a tenor of six (6) months (the "**UOB Balance Transfer Application**"); and
 - (c) your UOB Balance Transfer Application submitted under this Promotion must be approved by UOB during the Promotion Period with an approved tenor of six (6) months (the "**Approved Balance Transfer Loan Tenor**").
- 1.5 UOB has the right at its discretion to approve or decline any application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the application nor be liable to any person.

2. Balance Transfer Promotional Interest

- 2.1 If you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to enjoy the following benefits (each, a "**Benefit**" and collectively, the "**Benefits**"):
- (a) you will be eligible to enjoy 0% interest on the approved amount of your UOB Balance Transfer Application submitted under this Promotion (the "**Balance Transfer Interest Rate**"), for a period commencing from the date of approval by UOB of your UOB Balance Transfer Application submitted under this Promotion;

- (b) you will be eligible to enjoy a preferential non-refundable one-time processing fee of 1.5% (Effective Interest Rate 3.21% per annum) on your approved amount in respect of your UOB Balance Transfer Application submitted and approved by UOB under this Promotion. The processing fee will be charged to your UOB Balance Transfer account opened under this Promotion (the “**UOB Balance Transfer Account**”); and
- (c) during a period of six (6) months commencing on the day immediately after the date on which the Approved Balance Transfer Loan Tenor has ended (the “**Preferential Balance Transfer Interest Period**”), your UOB Balance Transfer Account will enjoy a preferential interest rate of 7% per annum (the “**Balance Transfer Promotional Interest**”) (in contrast with the usual rate of 28.5% per annum.

For example:

Statements of UOB Balance Transfer Account and Participating UOB Credit Card Account	Generated on the 12th of every calendar month
Date on which the UOB Balance Transfer Application submitted under this Promotion is approved	20 March 2026
Approved Balance Transfer Loan Tenor of 0% p.a. (EIR 3.21%)	20 March 2026 to 12 October 2026 (both dates inclusive)
Preferential Balance Transfer Interest Period of 7% p.a.	Applicable from 13 October 2026 shall continue to apply until outstanding balance is fully repaid

- 2.2 The Balance Transfer Promotional Interest is calculated on a daily basis during the Preferential Balance Transfer Interest Period on the outstanding amounts (including late payment charges) on your UOB Balance Transfer Account. The Preferential Balance Transfer Interest Rate of 7% p.a. shall continue to apply until the outstanding balances for the approved Balance Transfer is fully repaid.
- 2.3 If you are eligible to enjoy the Balance Transfer Promotional Interest, the Balance Transfer Promotional Interest will be automatically applied without further action required on your part, during the Preferential Balance Transfer Interest.
- 2.4 All other fees and charges applicable to your participating UOB Credit Card account remain unchanged and continue to apply (including, but not limited to, annual card membership fees and late charges).
- 2.5 UOB may substitute the Balance Transfer Promotional Interest with any benefit of equivalent or similar value, without prior notice or reason or being liable to any person.

UOB CREDIT CARDS 0% RETAIL INTEREST PROMOTION

3. Definitions

3.1 “Excluded Transactions” means:

- (a) any transaction classified under any of the following Merchant Category Codes (each, the “MCC”);

MCC	Description
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks

- (b) any cash advances, balance and/or funds transfers, instalment payments, personal loans;
- (c) UOB\$ transactions; and
- (d) any other transactions as may be designated by UOB from time to time.

3.2 “Retail Transactions” refers to retail transactions for the purchase of goods and/or services which are successfully charged to your Selected Card and posted on UOB’s systems, but shall exclude the Excluded Transactions.

3.3 “Selected Card” refers to your credit card issued by UOB in Singapore as specified in your Invite (as defined in Clause 1.3 above).

4. Retail Interest Rate Promotion

4.1 This UOB Credit Cards 0% Retail Interest Rate Promotion (the “Retail Interest Rate Promotion”) is only valid from 1 March 2026 to 30 June 2026, both dates inclusive (the “Retail Interest Promotion Period”).

4.2 By participating in this Retail Interest Rate Promotion, you are hereby deemed to have agreed to be bound by the Terms.

4.3 This Promotion is only open to selected individuals who have received an invite from UOB to participate in this Retail Interest Rate Promotion (whether via electronic direct mailer or otherwise) (the “Retail Interest Rate Promotion Invite”).

4.4 To participate in this Retail Interest Rate Promotion, you must satisfy all of the following conditions:

- (a) you must have received the Retail Interest Rate Promotion Invite;
- (b) you must have successfully been approved for a **Balance Transfer Promotion**

- (c) you must successfully charge Retail Transactions to your Selected Card during the Retail Interest Promotion Period;
- (d) you must make the minimum payment amount for your Selected Card account as indicated in each monthly credit card statement issued by UOB for your Selected Card account; and
- (e) you must not make full repayment of all amounts owed in respect of your Selected Card account during the Applicable Period.

4.5 UOB reserves the right at any time to amend the list of Retail Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.

4.6 For the avoidance of doubt:

- (a) This Retail Interest Rate Promotion is only applicable to the Selected Card stated in the Retail Interest Rate Promotion Invite. This Retail Interest Rate Promotion is not applicable to any supplementary card(s) associated with the Selected Card.
- (b) A merchant’s registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant’s acquiring bank. UOB does not determine the merchants’ MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant’s MCC.

5. Retail Transactions Promotional Interest

5.1 If you satisfy all of the conditions in Clause 4 above , you shall be eligible to enjoy a retail interest rate of 0% per annum (the “**Retail Transactions Promotional Interest**”) (in contrast with the usual rate of 27.8% per annum) in respect of all outstanding amounts for Retail Transactions on your Selected Card account for a period of 6 months commencing from the day after the date of your next Selected Card statement following 6 months after the date of your Direct Mailer approval date of your UOB Balance Transfer Account (the “**Applicable Period**”).

For example:

Approval Date of UOB Balance Transfer Account	10 March 2026
Selected Card Statement	Generated on the 12 th of every calendar month
Applicable Period	13 March 2026 to 12 September 2026 (both dates inclusive)

5.2 The Retail Transactions Promotional Interest is calculated on a daily basis during the Applicable Period on the outstanding amounts (including late payment charges) on your Selected Card account pertaining to Retail Transactions. The prevailing interest rate for all outstanding balances

on your Selected Card account shall start applying again 6 months from the day after the date of your Selected Card statement.

- 5.3 If you are eligible to enjoy the Retail Transactions Promotional Interest, the Retail Transactions Promotional Interest will be automatically applied without further action required on your part, during the Applicable Period.
- 5.4 All other fees and charges applicable to your Selected Card remain unchanged and continue to apply (including but not limited to annual card membership fees and late charges).
- 5.5 UOB may substitute the Retail Transactions Promotional Interest with any benefit of equivalent or similar value, without prior notice or reason or being liable to any person.

6. General

- 6.1 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 benefit 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 or accessing any of UOB's online banking services or mobile banking services or third-party applications, 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 benefit under this Promotion, UOB may in its sole discretion forfeit such benefit, reclaim such or charge to and debit an amount equal to the value of such benefit 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 such 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 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.
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 information (including 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.

Updated on 10 March 2026

United Overseas Bank Limited Co. Reg. No. 193500026Z