

### **1. What is the difference between Permanent and Temporary Limit Increase?**

- Permanent Limit Increase (PLI): A long-term adjustment to your credit limit, that is determined by your annual income.
- Temporary Limit Increase (TLI): A short-term adjustment to your credit limit, only applicable for overseas travel, weddings, medical or hospitalization or funeral-related purposes, lasting up to 30 days.

### **2. How long does a Temporary Limit Increase (TLI) last?**

The maximum timeframe for a TLI is 30 days. You can apply for any period within 30 days.

### **3. How long does it take for approval of limit increase?**

- If you apply for a Temporary Limit Increase (TLI) through the UOB TMRW app, the approval process is typically instant.
- As for Permanent Limit Increase (PLI), approval is typically granted on the same day if applied using MyInfo. Otherwise, application will be processed within a maximum of two weeks.

However, please note that all applications are subject to review, and in some cases, additional information may be required to complete the process.

### **4. How can I increase my available credit limit?**

You have two main options to increase your available credit limit:

Apply for a Permanent Limit Increase (PLI) or a Temporary Limit Increase (TLI), subject to approval

OR

Make a payment towards your outstanding balance. If you have spent a part of your existing credit limit, making a payment will free up that amount and increase your available credit – but it does not increase your total credit limit.

For example, if your credit limit is S\$5,000 and you have spent S\$3,000, your available credit will be S\$2,000. If you make a payment of S\$1,000, your available credit will increase to S\$3,000.

**5. What happens when my Temporary Limit Increase (TLI) ends?**

At the end of the TLI period, the credit limit will revert to the original amount that was set before the start of TLI.

**6. Can I reduce my credit limit?**

- For permanent credit limit decrease, you can complete your Credit Limit Review application [here](#) via MyInfo or Personal Internet Banking, or contact the UOB hotline at 1800 222 2121.
- For temporary credit limit decrease, please contact the UOB hotline at 1800 222 2121.

Please note that if you would like to increase your permanent credit limit subsequently, you will need to reapply for a credit limit review. The application will be subject to the bank's review.

**7. Does taking a personal loan on my UOB Credit Card or CashPlus impact my credit limit?**

Your credit limit is inclusive of personal loan amount.

For example, if your credit limit is S\$5,000 and you take a personal loan of S\$3,000, your available credit limit for spending would be reduced to S\$2,000. As you repay the loan, your available credit limit will subsequently be reinstated.

**8. Will I be charged any fee if I did not pay off my outstanding amount before the end of my temporary limit increase period?**

If your outstanding amount is higher than your original credit limit after the expiry of your temporary credit limit, an overlimit fee will apply. Please refer to the [Cardsmembers Agreement page](#) for more information on overlimit fee.

**9. Will I definitely get a credit limit increase if I apply?**

- For a Permanent Limit Increase (PLI), the credit limit granted will be subjected to the documents submitted. If your latest income documents submitted reflect an increase in income based on our record, credit limit increase will be subject to our review.
- For a Temporary Limit Increase (TLI), approval is subject to review and is considered only for the following purposes: travel, hospitalization/medical, wedding, or funeral related expenses.



**10. Will my supplementary card limit increase together with my approved permanent credit limit increase application?**

Any limit increase will only be applicable to the principal card. If you wish to apply for a limit increase on a supplementary card, please mail this completed [form](#) to us.