

GENERAL INFORMATION ON UOB CASHPLUS

Product name	UOB CashPlus
Prevailing interest rate For customers with Annual Income of \$30,000 and above	19.98% per annum (subject to a minimum charge of S\$5.00 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made). <i>With effect from 17 January 2020: this will be revised to 20.5% per annum (subject to a minimum charge of S\$5.00 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made).</i>
Prevailing interest rate For customers with Annual Income of <u>less than</u> \$30,000	22.8% per annum (subject to a minimum charge of S\$5.00 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made). <i>With effect from 17 January 2020: this will be revised to 23.5% per annum (subject to a minimum charge of S\$5.00 per month), calculated on a daily basis, from the date of transaction until the outstanding is paid in full (if at least minimum payment is made).</i>
Default Interest – No minimum payment is made	If no minimum payment is made by the due date, the default interest rate shall be 29.98% per annum or such rate as may be fixed by the Bank from time to time, calculated on a daily basis, from a day after due date until minimum payments are made in full for three (3) consecutive months on the respective payment due dates in the monthly statement. Thereafter, the interest rate shall revert to the prevailing interest rate.
Minimum monthly payment	2.5% of current balance or S\$30, whichever is higher, plus any overdue amounts.
Late payment charges	S\$105 if minimum payment is not received by due date.
Annual membership fee	S\$100 per annum.
Over-limit fee	S\$50
Fees for foreign currency transactions	For UOB CashPlus Visa Card, all transactions in foreign currencies will be subject to an administrative fee of 2.8%. <i>With effect from 17 January 2020, this will be increased to 3.1% on amount converted.</i>
International processing fee	For UOB CashPlus Visa Card, transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.
Payment hierarchy	If the outstanding is not paid in full, the payment received is first applied to repaying all outstanding balances or accrued interest with the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on “What Should Know About Credit Cards” using the following hyperlink https://abs.org.sg/docs/library/abs_creditcards_english.pdf

There may be circumstances in which you have to pay other fees. Please log on to uob.com.sg for the complete Terms and Conditions (Terms and Conditions Governing UOB CashPlus).