

UOB CashPlus Personal Loan Terms & Conditions CPPL-V1.10-01082015

1. UOB CashPlus Personal Loan ("CPPL") is governed by these terms and conditions ("CPPL Terms") and the UOB CashPlus Agreement ("CashPlus Terms"). In the event of any inconsistency between the CPPL Terms and the CashPlus Terms, the CPPL Terms shall prevail insofar as they relate to CPPL. United Overseas Bank Limited ("UOB") reserves the right to change the CPPL Terms at any time without notice.
2. Subject to Clause 4, all UOB CashPlus accountholders deemed to be in good standing as determined by the Bank are eligible to apply for CPPL.
3. A UOB CashPlus accountholder with an existing UOB CashPlus Funds Transfer facility will not be eligible to apply for CPPL.
4. Upon UOB's approval of your application for CPPL, you are deemed to have authorised UOB to earmark your UOB CashPlus account for the loan amount applied for or such other amount as approved by UOB (the "Loan Amount").
5. The minimum CPPL amount is S\$1,000 or such other amount as UOB may determine at its sole and absolute discretion.
6. The Loan Amount (including processing fee, if applicable) shall not exceed up to 98% of the available credit limit of your UOB CashPlus account.
7. The credit limit of your UOB CashPlus account will be reduced by the Loan Amount approved under the CPPL.
8. Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of each CPPL.
9. The effective interest rate ("EIR") is the actual rate incurred for using the CPPL, taking into account total charges and the way repayment is made and the applicable EIR for using the CPPL as set out in the tables herein.
10. The Bank shall require a minimum of three (3) to five (5) business days (excluding Saturdays, Sundays and public holidays) to process the CPPL application.
11. Upon UOB's approval of your CPPL application, no cancellation or restructuring or partial prepayment will be allowed. No funds transfer on promotional interest rate will be allowed with an existing CPPL on your UOB CashPlus account.
12. A cancellation charge of S\$150 or 3% of the outstanding loan amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Loan Amount at any time before the expiry of the

loan tenor of your CPPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CPPL account or prepay in full any of your CPPL.

13. If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-five (25) days from the UOB CashPlus statement date or otherwise notified to you, you will be charged default interest on the total outstanding Loan Amount.
14. All payments received by UOB shall be applied in any manner or order of priority at UOB's sole discretion notwithstanding any request of appropriation by you or any other person making such payment on your behalf. UOB has the absolute right to apply payments received by it in the following manner:
 - i. All outstanding interest in respect of your UOB CashPlus account;
 - ii. All outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
 - iii. All outstanding balances in respect of your UOB CashPlus account.
15. UOB's decision on all matters shall be final and conclusive.