



## **Terms and Conditions Governing the May 2018 UOB Personal Loan Interest Rate Promotion**

### ***Promotion Period and Eligibility***

1. The May 2018 United Overseas Bank Limited (“UOB”) Personal Loan Interest Rate Promotion (“Promotion”) is open to customers who:-
  - (i) apply for UOB CashPlus Personal Loan (“CPPL”); or
  - (ii) apply for UOB Credit Cards Personal Loan (“CCPL”),with a minimum loan amount of S\$1,000 and a loan tenor of 12 to 60 months.
2. The Promotion is valid from 18 May 2018 to 31 August 2018, both dates inclusive (“Promotion Period”).
3. To be eligible for the Promotion, the CPPL or CCPL application must be submitted and approved during the Promotion Period. (“Eligible Customers”).
4. The following applicants are not eligible to participate in the Promotion:
  - (i) persons whose account with UOB is not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;
  - (ii) persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them at any time during the Promotion Period; and
  - (iii) anyone whom UOB may decide to exclude at its discretion without notice and without furnishing any reason, at any time

### ***Promotion Rate***

5. Eligible Customers will enjoy interest rate on the approved CPPL and CCPL amount (“Promotional Rate”) for the entire loan tenor (“Promotional Rate Term”) as shown below:-

<b>Loan Tenor (Months)</b>	<b>Processing Fee (%)</b>	<b>Flat Rates (% p.a.)</b>	<b>Effective Interest Rates (% p.a.)</b>
12	1.0%	4.99%	10.88%
24	1.0%	4.99%	10.21%
36	1.0%	4.99%	9.89%
48	1.0%	4.99%	9.66%
60	1.0%	4.99%	9.48%

6. Upon expiry of the Promotional Rate Term, the interest rates shall revert to the UOB CashPlus and/or credit card’s prevailing interest rates.
7. If UOB subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion, UOB may at its discretion accord the UOB CashPlus and/or UOB credit card’s prevailing interest rates without any notice. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated in this clause.



- To enjoy the Promotional Rate, UOB CashPlus and/or UOB credit card account and CPPL and/or CCPL account must be valid, subsisting and in good standing throughout the Promotional Rate Term.

**Gift Voucher**

- Eligible Customers who successfully applied for CPPL or CCPL and had their loans approved during the Promotional Period will be entitled to receive the following Dairy Farm Gift Vouchers (“Gift”) based on the minimum approved loan amount:

Approved loan amount	Dairy Farm Gift Voucher
S\$5,000 to S\$7,999	S\$150 worth of Dairy Farm Gift Vouchers
S\$8,000 and above	S\$250 worth of Dairy Farm Gift Vouchers

- Each Eligible Customer may receive only one (1) Gift and shall not be entitled to any additional Gift notwithstanding that the Eligible Customer applied for CPPL and CCPL or subsequently applied for additional CPPL and/or CCPL during the Promotion Period.
- The Gift is non-transferable, and not exchangeable for cash, credit or other goods and services and is not replaceable if lost, damaged or stolen.
- A redemption letter for the Gift will be sent to the qualified Eligible Customer within 2 months after Promotion Period to his/her last known mailing address based on UOB’s records.
- Qualified Eligible Customer must make the redemption within the stipulated timeline stated in the redemption letter, otherwise, the Gift will be forfeited. No compensation or payment whatsoever will be given for forfeited Gift. Other redemption terms and conditions set out in the redemption letter applies.
- UOB reserves the right to charge the stated value of the Gift to the successful applicant should the UOB CPPL and/or CCPL be cancelled or prepaid within the Promotional Rate Term.
- UOB reserves the right to vary or substitute the Gift with other items of similar or equal value at any time without having to give any notice or provide any explanation.
- UOB does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in receipt of the redemption letter or for any redemption letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired.



**General**

17. Eligible Customers will be bound by the prevailing Terms and Conditions governing UOB CashPlu \, Cardmembers Agreement and the Terms and Conditions governing UOB CashPlus and/or Terms and Conditions governing Credit Card Personal Loan (as the case may be) (collectively the "Standard Terms"). In the event of inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to the Promotion.
18. In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the terms and conditions herein shall prevail.
19. UOB's decisions on all matters relating to the Promotion shall be final and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
20. The Promotion is not valid with and shall not apply in conjunction with any other privileges or promotions.
21. UOB shall not be responsible for any loss to, charges or expenses of any Eligible Customer or any other persons in connection with the Promotion, howsoever arising.
22. UOB reserves the right at any time in its absolute discretion to vary, add, modify, delete any of these terms and conditions without prior notification or giving any reason, including but not limited to the discontinuation of the Promotion and the timing of any act to be done, and all customers shall be bound by these amendments.
23. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
24. A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
25. The Terms and Conditions are governed by the laws of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.