

## GENERAL INFORMATION ON UOB CREDIT CARDS

<b>Interest-free period</b>	Up to 21 days from statement date if outstanding is paid in full.
<b>Interest on purchases (where applicable)</b>	25.9% per annum subject to a minimum charge of S\$3-00, calculated on a daily basis from the date of the transaction, on any amount remaining unpaid (including late payment charges) until such outstanding is paid in full.
<b>Interest on cash advances</b>	28% per annum on all outstanding on the cash advance amount, calculated on a daily basis, from the date of the cash advance until the date the outstanding is paid in full.
<b>Additional Interest</b>	<p>3% per annum on top of prevailing interest on any amount remaining unpaid if the minimum payment due on your Card Account is not received by the due date specified in your Card statement ("Due Date"). The additional interest, calculated on a daily basis, will be imposed from the date of the next Card statement following the Due Date.</p> <p>Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in two consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those two consecutive Card statements.</p>
<b>Minimum monthly payment</b>	3% of current balance or \$50, whichever is higher, plus any overdue amounts.
<b>Late payment charges</b>	\$60 if minimum payment is not received by due date.
<b>Annual membership Fee</b>	Refer to the individual product information for the amount.
<b>Cash advance Fee</b>	6% of cash advance amount subject to a minimum fee of \$15.
<b>Fees for foreign currency transactions</b>	<p>For Visa, MasterCard, JCB International or China Unionpay credit cards, all transactions in foreign currencies will be subject to an administrative fee of 2.5%.</p> <p>For American Express credit cards, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1.25% of which will be retained by American Express.</p> <p>For UOB PRVI Miles World MasterCard Card and UOB PRVI Miles Visa Card, all transactions in foreign currencies will be subject to a foreign currency factor of 3.25%, 1% of which will be retained by MasterCard and Visa respectively.</p>
<b>International Processing Fee</b>	Transactions made in SGD and processed outside Singapore using Visa or MasterCard respectively will be subject to a fee of 1% of the transaction amount respectively.
<b>Overlimit Fee</b>	A fee of S\$40 will be imposed if the total outstanding Card Account balance exceeds the total Credit Limit at any time.
<b>Payment hierarchy</b>	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.
<b>Lost / stolen card liability</b>	\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> )
<b>There may be circumstances in which you have to pay other fees. Please log on to <a href="http://uob.com.sg">uob.com.sg</a> for the complete terms and conditions (Cardmember's Agreement).</b>	