

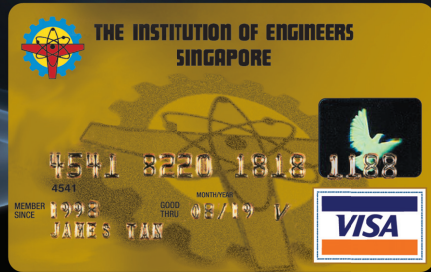
**Reminder!**

- Have you signed the application form?
- filled in ALL fields in the application form?
- attached ALL the required documents?

**BUSINESS REPLY SERVICE  
PERMIT NO. 08908**



UNITED OVERSEAS BANK LIMITED  
**UOB CARDS & PAYMENTS**  
ROBINSON ROAD P.O. BOX 1688  
SINGAPORE 903338



# A card that complements your success

UOB IES Card

## ENTER A WORLD OF DISTINCTIVE PRIVILEGES

As an esteemed member of the Institution of Engineers, Singapore, you deserve all the privileges of owning the UOB IES Platinum Card.



Be spoilt for choice with UOB Dining Privileges. Enjoy **exclusive 1-for-1 deals** and other dining offers.



**Fuel Savings** - Up to 14% at Shell and up to 20% at SPC. Visit [uob.com.sg/fuelpower](http://uob.com.sg/fuelpower) for more details.

**UOB\$**



Get instant cashback and offset your next transaction with UOB\$ at participating outlets including Cold Storage and Cathay Cineplexes.

Enjoy greater financial flexibility with a generous **credit limit of up to S\$200,000** cash or **4 times^ your monthly income**, whichever is lower.



\* The credit limit of your UOB Card account can go up to four times your monthly income or S\$200,000, whichever is lower, if you do not have any UOB unsecured credit facilities. Credit limit is pegged to your prevailing earned income.

Terms and conditions apply. Please log on to [uob.com.sg](http://uob.com.sg) for the complete listing and conditions.

## UOB CASHPLUS

**CASHPLUS**



## UOB CASHPLUS. THE MOST WAYS TO GET EXTRA CASH.



### 24/7 access via Internet Banking

Use UOB CashPlus to transfer funds or make payments online through UOB Personal Internet Banking.



### All UOB Branches islandwide

Access cash from over 40 UOB Branches in Singapore.



### Complimentary chequebook

Ease of paying anyone.



### 1,200+ ATMs islandwide

Withdraw cash instantly from ATMs in Singapore.



### Extra pluses with UOB CashPlus Visa Card

- 10% cashback<sup>2</sup> on all purchases.
- Up to 10% UOB\$ cashback<sup>2</sup> at participating merchants.
- Exclusive UOB Cards shopping and dining privileges.

Apply and get up to 6X your salary or S\$200,000<sup>3</sup>. Visit [uob.com.sg/cashplus](http://uob.com.sg/cashplus) for full details.

1 Includes OCBC ATMs under the same shared ATM network.

2 Terms and conditions apply. Visit [uob.com.sg/cashplus](http://uob.com.sg/cashplus) for details. For fees and interests on UOB CashPlus, please see overleaf or visit [uob.com.sg/cashplus](http://uob.com.sg/cashplus)

3 Credit limit is subject to approval. Get up to 6X your monthly salary or S\$200,000, whichever is lower, if you earn above S\$10,000 a month. Or up to 4X your monthly salary if you earn between S\$2,500 to S\$10,000 a month.

## GENERAL INFORMATION ON UOB CREDIT CARDS AND UOB CASHPLUS

<b>Product name</b>	<b>UOB Credit Card</b>
<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>	27.8% per annum subject to a minimum charge of S\$3, 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>	28.5% per annum subject to a minimum charge of S\$3 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>	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. Such additional interest will continue to apply unless and until the respective minimum payment(s) specified in three consecutive Card statements following the Due Date is paid on or before the respective due dates specified in those three consecutive Card statements.
<b>Minimum monthly payment</b>	3% of current balance or S\$50, whichever is higher, plus any overdue amounts.
<b>Late payment charges</b>	S\$100 if minimum payment is not received by due date.
<b>Annual membership fee</b>	Free for life
<b>Cash advance fee</b>	8% of cash advance amount subject to a minimum fee of S15.
<b>Fees for foreign currency transactions</b>	All transactions in foreign currencies will be subject to an administrative fee of 3.25% on the amount converted will be charged (out of which 1% will be retained by Visa).
<b>International Processing Fee</b>	Transactions made in SGD and/or USD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount. Transactions made in HKD and processed outside Hong Kong using Visa will be subject to a fee of 1% of the transaction amount.
<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>	S\$100 (For details, refer to clause 9 of ABS Guide on What Should Know About Credit Cards at <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> ).
<b>Replacement fee</b>	S\$20

There may be circumstances in which you have to pay other fees. Please log on to [uob.com.sg](http://uob.com.sg) for the complete terms and conditions (Cardmembers Agreement).

<b>Product name</b>	<b>UOB CashPlus</b>
<b>Interest-free period</b>	Not applicable.
<b>Interest on purchases (where applicable)</b>	20.9% per annum (subject to a minimum charge of S\$10 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).
<b>Default Interest</b>	29.98% per annum (subject to a minimum charge of S\$10 per month) is applicable if no minimum payment is made. It is calculated on a daily basis, from a day after due date until minimum payments are made in full for four (4) consecutive months on the respective payment due dates in the monthly statement.
<b>Minimum monthly payment</b>	2% of outstanding balance or S\$30, whichever is higher.
<b>Late payment charges</b>	S\$120 if minimum payment is not received by due date.
<b>Annual membership fee</b>	S\$120 per annum (waived for the 1 <sup>st</sup> year).
<b>Fees for foreign currency transactions</b>	For UOB CashPlus Visa Card, all Visa transactions in foreign currencies will be subject to an administrative fee of 3.1%.
<b>International Processing Fee</b>	Transactions made in SGD and processed outside Singapore using Visa will be subject to a fee of 1% of the transaction amount.
<b>Overlimit Fee</b>	A fee of S\$50 will be imposed if the total outstanding 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>	S\$100 (For details, refer to clause 9 of ABS Guide on What Should Know About Credit Cards at <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> ).

There may be circumstances in which you have to pay other fees. Please log on to [uob.com.sg/cashplus](http://uob.com.sg/cashplus) for the complete terms and conditions (Terms and Conditions Governing UOB CashPlus).

Note: The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change.

Postage will be paid by addressee. For posting in Singapore only.

