



## **Revision to SmartPay's Terms and Conditions**

Please be advised that with effect from 23 April 2021, credit balances on your credit card account(s) will be excluded, if you choose to convert the total current outstanding balances from your latest credit card statement(s) from all your credit card account(s) with the Bank (including both Principal Cards and Supplementary Cards, if applicable), into SmartPay.

Please visit [www.uob.com.sg/personal/cards/payment-services/smartpay.page](http://www.uob.com.sg/personal/cards/payment-services/smartpay.page) for more information.