

UOB SMARTPAY APPLICATION FORM

Cardmember Name: _____

NRIC/Passport No.: _____ Mobile Phone No.: _____

 UOB Credit Card No.: - - -

Note: The monthly instalments under UOB SmartPay will be posted to the UOB Credit Card indicated here.

 Card Expiry Date: /
M M Y Y
Step 1
Please tick only one of the options below:
OPTION 1

I would like to convert these transactions (minimum total amount of S\$500) into monthly instalments (please tick or indicate below):

	Merchant Name	Transaction Amount	Date
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

OPTION 2
 I would like to convert the total current outstanding balance (excluding previous outstanding balance and selected transactions) on all my credit card(s) into monthly instalments.

Step 2
Please tick only one of the options below:
 6-month instalment plan at 3% processing fee (SPM06P0300) 12-month instalment plan at 5% processing fee (SPM12P0500)

Note: Please ensure there is available credit limit (excluding temporary credit limit) on your UOB Credit Card for the posting of the processing fee.

Step 3
Declaration and Authorisation

By signing here, I represent and warrant that all information provided by me in this application is true and complete, I also certify that I have read and agree to the terms and conditions if I apply for the UOB SmartPay. I confirm and agree that if this application has been sent by fax and/or email, you are authorised to rely and act upon on the faxed and/or emailed copy without the original.

 Signature of Principal Cardmember

 Date

UOB SmartPay Terms and Conditions:

1. Application for the UOB SmartPay ("SmartPay") instalment plan received via SMS with SMS code "SP" will only be processed after the call confirmation made by the Bank.
2. All SmartPay applications are subject to the Bank's approval.
3. A non-refundable one-time processing fee for the SmartPay instalment plan will be charged as follows and is payable in full together with the first instalment:
 - a. 3% on the Total Amount (EIR of 10.43% p.a.) for a 6-month instalment plan;
 - b. 5% on the Total Amount (EIR of 9.5% p.a.) for a 12-month instalment plan.
4. Subject to these Terms & Conditions, the amount which can be converted into SmartPay's instalment scheme comprises only the partial or total outstanding balances from both with principal and supplementary cards (if applicable), up to a maximum of 5 transactions, as stated in the Principal Cardmember's ("Applicant") current monthly credit card statement ("Total Amount").
5. Amounts spent by way of Cash Advance, Balance Transfer, Instalment Payment Plan, Interest Free Loan, SmartPay, fee or interest-related transactions and such other promotions and transactions as the Bank may determine from time to time, shall be excluded from the Total Amount and cannot be converted into SmartPay's instalment scheme.
6. SmartPay is not applicable to UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards, all UOB Visa Electron Cards and all UOB Visa Debit Cards.
7. SmartPay applications will only be processed if:
 - a. an Applicant responds within 10 days after the date of his/her credit card statement in which the transaction(s) applied for are posted;
 - b. the Total Amount is not less than S\$500;
 - c. the Total Amount is within the available permanent credit limit of the Applicant's UOB credit card account;
 - d. the Applicant's account is in good standing as determined by the Bank; and
 - e. it has been submitted by the Applicant.
8. Should an application be rejected or received after the stipulated application period, the Applicant is liable to pay the outstanding balances incurred on his/her credit card statement by the payment due date, failing which interest and finance charges shall apply.
9. Upon approval of a SmartPay application, the Applicant's available permanent credit limit will be reduced by blocking out an amount equivalent to the Total Amount, but will be progressively restored with each payment received by the Bank.
10. The SmartPay instalment amount will be charged to the card account indicated in the application form and will be reflected in the Applicant's monthly credit card statement.
11. Reward Points (UNIS) will be reversed and will not be awarded for successful SmartPay applications.
12. Administrative fee of S\$100 will be levied for the processing of voluntary card account closure, termination or early repayment of the SmartPay instalment amount. No Reward Points (UNIS) will be refunded in such cases.
13. The prevailing Terms and Conditions Governing UOB Cardmembers Agreement ("Credit Card Agreement") will continue to apply and shall be read together with the terms and conditions of SmartPay ("Terms and Conditions") as set out hereunder. Please refer to uob.com.sg for the full set of the prevailing Credit Card Agreement. In the event of any inconsistency between these Terms and Conditions and the Credit Card Agreement, these Terms and Conditions shall prevail. Except where the context otherwise requires or unless these Terms and Conditions herein provide otherwise, words and expressions defined in the Credit Card Agreement shall have the same meaning when used or referred to in these Terms and Conditions.
14. A person who is not a party to any agreement governed by these Terms and Conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement. These Terms and Conditions herein and all matters arising out of or in connection with the SmartPay application and the Total Amount are subject to the laws of Singapore and the Applicant irrevocably agrees to submit to the exclusive jurisdiction of the Courts of Singapore. This clause does not limit UOB's right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.

SHRINK
your credit card bills with
UOB SMARTPAY



UOB 大华银行

RIGHT BY YOU



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

BUSINESS REPLY SERVICE
PERMIT NO. 08142



UNITED OVERSEAS BANK LIMITED

UOB Cards & Payments
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