



**TERMS & CONDITIONS FOR UOB CASHPLUS ONLINE PREVAILING INTEREST RATE PROMOTION
(1 March 2024 – 30 September 2024) (THE “PROMOTION”)**

A. Promotion

1. This Promotion is valid from 1 March 2024 – 30 September 2024, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. To participate in this Promotion, you must satisfy all the following requirements:
 - i. you must not be an existing holder of a UOB CashPlus Account at United Overseas Bank Limited (“**UOB**”) prior to the commencement of the Promotion Period or at the time of submission of your Application (as defined below);
 - ii. you must successfully submit your online application to open a new UOB CashPlus Account using UOB’s designated online application form for this Promotion (accessible via www.uob.com.sg/cashplus during the Promotion Period (the “**Application**”));
 - iii. your Application must not be made in conjunction with UOB Balance Transfer or UOB Personal Loan; and
 - iv. your Application must be approved by UOB within the Promotion Period.
3. UOB shall have the sole and absolute discretion to approve or reject any Application submitted in this Promotion and determine any credit limit to be accorded in connection with an Application, in each case, without liability and without the giving of any reason to any person.
4. The following persons are not eligible to participate in this Promotion:
 - i. any individual who had terminated or cancelled his/her UOB CashPlus Account within six (6) months prior to the commencement of the Promotion Period;
 - ii. any individual whose UOB account has been, voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time during the Promotion Period;
 - iii. any individual whose UOB account is not active, valid, subsisting or in good standing at any time during the Promotion Period as determined by UOB in its sole discretion;
 - iv. any individual whose UOB account is deemed to be delinquent or unsatisfactorily conducted as determined by the Bank in its sole discretion;

- v. any individual who is mentally unsound, facing legal incapacity or is incapable of handling his/her affairs, deceased, insolvent, bankrupt or has any legal proceedings (or any threat) of any nature instituted against him/her; or
 - vi. anyone whom UOB may decide to exclude, at its discretion, without any reason or prior notice at any time.
 - vii. directors, officers or employees/ staff of UOB or any of UOB's subsidiaries.
5. UOB shall ordinarily require a minimum of five (5) working days (excluding Saturdays, Sundays and public holidays) or such other period as UOB may determine from time to time at its absolute and sole discretion, to process an Application. Notwithstanding the foregoing, UOB shall not be liable for any loss or damage arising from any delay in processing any Application.

B. Promotional Interest

6. If you satisfy all the requirements in this Promotion, you shall be eligible to enjoy the following promotional interest rate commencing from the date of the Bank's approval of your Application (the "**Promotional Interest**") based on your selected tenor applied for and approved by UOB in your Application submitted pursuant to Clause 2 above:
- i. 0% interest rate for a period of three (3) months with S\$0 nominal fee;
 - ii. 0% interest rate for a period of six (6) months with either:
 - S\$160 nominal fee for approved credit limit of S\$30,000 and below; or
 - nominal fee of 1.6% will be charged based on the approved credit limit for approved credit limit more than S\$30,000
 - iii. 0% interest rate for a period of twelve (12) months with either:
 - S\$300 nominal fee for approved credit limit less of S\$30,000 and below; or
 - nominal fee of 3.0% will be charged based on the approved credit limit for approved credit limit more than S\$30,000
7. The applicable Promotional Interest will be applied automatically, and you can start to utilize the account immediately via PayNow Transfer, Internet Banking, UOB TMRW and ATM. Otherwise, subject to Clause 9 below, UOB will disburse 90% of your approved credit limit (rounded down to the nearest S\$100) in connection with your Application in cash and credit the amount into your existing UOB Current Account /

UOB Savings Account (as solely determined by UOB) in Singapore Dollars within approximately ten (10) working days from the date of approval of your Application (or such other date as may be determined by UOB from time to time).

8. For the avoidance of doubt:
 - i. the applicable Promotional Interest period (i.e. 3, 6 or 12 months) referred to in Clause 6 above will commence on the date on which your Application is approved;
 - ii. upon expiry of the applicable Promotional Interest period referred to in Clause 6 above, the prevailing UOB CashPlus interest rates shall apply; and
 - iii. UOB will not entertain any appeals of interest charges for account usage after the applicable Promotion Interest period has expired.
9. The Promotional Interest of 0% under this Promotion will only apply to the original approved credit limit and will not apply to additional credit limit granted through credit limit review. Credit limit approved exceeding the original approved credit limit will incur interest at the prevailing interest rate.

General

10. UOB may substitute the Promotional Interest with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
11. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
12. You are required to continue making the minimum monthly payments on your other bank/credit card/credit line account(s). You shall also at all times make the required minimum monthly payments on the transfer amount and all outstanding balances incurred on your UOB CashPlus Account. Late fees and charges will be imposed on the UOB CashPlus Account should the monthly payments not be made by the designated date each month and the Bank may revise such late fees and charges at the Bank's sole and absolute discretion without assigning any reason.
13. Default Interest - If no minimum payment is made by the due date, the Customer shall pay to the Bank interest at the default rate of 29.98% p.a. or such rate as may be fixed by the Bank from time to time on the daily balance outstanding where the outstanding amounts is within the approved Credit Limit, from a

Updated on 1 March 2024

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day after the due date until minimum payments are made in full for four (4) consecutive months on their respective payment due dates in the monthly statement. Thereafter, the interest rate shall revert to the promotion/ prevailing interest rate.

14. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
15. If UOB determines that you are ineligible to participate in this Promotion or to receive any benefit or reward under this Promotion, UOB may in its sole discretion forfeit any such benefit or reward, reclaim any such benefit or reward or charge to and debit an amount equal to the value of any such benefit or reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of any such benefit or reward through such means as UOB may determine in its sole discretion.
16. The Terms shall be read in conjunction with the prevailing terms and conditions governing UOB CashPlus and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
17. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
18. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
19. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
20. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
21. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

