

UOB CashPlus Balance Transfer Promotion

Please read these Terms and Conditions carefully. A UOB CashPlus account holder (“Applicant”) may, subject to the Terms and Conditions herein, apply to transfer the outstanding balance (“Balance Transfer”) on his/her bank/credit card/credit line account(s) held with any bank in Singapore, other than United Overseas Bank Limited (the “Bank”) to the Applicant’s UOB CashPlus Account (the “Account”) under the UOB CashPlus Balance Transfer promotion (“Promotion”).

1. The amount of the Balance Transfer to an Applicant’s Account shall not be less than SGD1,000/ for each transfer.
2. The Bank reserves the right to decline any Balance Transfer request (including and not limited to request from bank/credit card/credit line account(s) denominated in foreign currencies) at its sole discretion without giving any reasons whatsoever.
3. Applicants who are currently participating in any existing UOB CashPlus balance transfer promotions are not eligible to participate in this Promotion.
4. To expedite processing, please submit the latest copy of your bank account statements as stated above under Personal Details.
5. Customers who have closed their UOB CashPlus account(s) in the last 12 months from the date of application will not be eligible for this promotion when they re-apply for UOB CashPlus.
6. The total amount of any Balance Transfer shall not exceed 90% of the Applicant’s approved credit limit at the time of the application. The approved amount to be transferred shall be determined by the Bank at its sole discretion without giving any reasons whatsoever.
7. The Promotional Interest Rate is available to Applicants whose accounts are in good standing and shall be determined based on the total Balance Transfer amount in a single application as determined by the Bank at its sole discretion.
8. The Promotional Interest Rate is applicable only to the Balance Transfer and not to existing balances incurred on your Account. Such Promotional Interest Rate will expire at the end of the Promotion and the Bank’s prevailing interest rate will apply to all Applicants thereafter.
9. The Bank shall ordinarily require a minimum of five banking days (excluding Saturdays) to process the Balance Transfer request or such other period as the Bank may determine from time to time at its sole discretion.
10. Payments made to the Applicant’s Account will reduce the Balance Transfer amount (most recent Balance Transfer rate) before reducing any other balance in the Account. The prevailing interest rate will apply to new charges made on the Account.
11. The Bank will not accept balances transferred from another UOB card account or unsecured facility issued by UOB, whether or not held in your name(s).
12. Without prejudice to the generality of the foregoing, the Bank is expressly authorised by the Applicant to transfer and disclose to any credit bureau recognised by the Monetary Authority of Singapore (“MAS”) under or pursuant to the Banking Act (Chapter 19) (the “Act”), and any fellow member or subscriber as may be recognised as such by MAS, any information relating

to the Applicant's Account(s) with the Bank (and for such purposes) as may be permitted under or pursuant to the Act.

13. The Applicant shall be fully liable (in accordance with the Terms and Conditions Governing UOB CashPlus) for any and all amounts debited to the Account to settle the Balances Transfer from the Applicant's other bank/credit card/credit line account(s) with the Applicant's other bank account(s), as the case may be.
14. It is the Applicant's sole responsibility to ensure that there are sufficient funds in his/her Account to meet all payments including but not limited to any standing orders for payment, GIRO transfers and/or cheques drawn on the Applicant's Account. The Bank takes no responsibility for any loss, damage, cost and/or expenses incurred by the Applicant as a result of insufficient funds in the Applicant's Account to meet such payments.
15. The Bank reserves the right to amend, add or vary any of these Terms and Conditions of the Promotion from time to time either by giving the Applicant written notice or in such other manner as the Bank may select in its absolute discretion.
16. UOB UNI\$ points will not be awarded for such balance transfer transactions. All reward programme terms and conditions apply.
17. The Bank's decision on all matters relating to the Promotion shall be at its absolute discretion and shall be final and binding on the Applicant.

IMPORTANT: Please continue to make the minimum monthly payments until you receive a letter of confirmation from United Overseas Bank Limited approving the Balance Transfer.