

UOB CASHPLUS FUNDS TRANSFER PROMOTION TERMS AND CONDITIONS

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 (“Funds 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 Funds Transfer promotion (“Promotion”).

1. The Funds Transfer promotion (“Funds Transfer Promotion”) is open to any Applicant whose Account is in good standing as determined by the Bank.
2. The Funds Transfer amount shall not be less than S\$500 for each Funds Transfer and shall not exceed 90% of the Applicant’s available credit limit at the time of the application (“Approved Amount”).
3. Funds transfer from your UOB CashPlus account to any UOB account with an overdraft facility is not permitted.
4. The Approved Amount to be transferred shall be determined by the Bank at its sole discretion without giving any reasons whatsoever.
5. The Bank reserves the right to decline any Funds Transfer request (including and not limited to request to credit to bank/credit card/credit line account(s) denominated in foreign currencies) at its sole discretion without giving any reasons whatsoever.
6. The Promotional Interest Rate (“Promotional Interest Rate”) is applicable only to the Approved Amount and not to existing balances incurred on your Account.
7. Any approved funds transfer amount shall first be drawn from any credit balances available in your UOB CashPlus account at point of debit. The promotional interest rate is only applicable on the utilised limit of your CashPlus account.
8. The Promotional Interest Rate is valid for the duration of the Promotional Tenor with effect from the date the Bank approves the Funds Transfer request (“Promotion Period”) and the Bank’s prevailing interest rate shall apply to all amount utilised in excess of the Approved Amount during the Promotional Period.
9. Any existing deposits will not enjoy the promotional interest rate.
10. The Bank shall ordinarily require a minimum of five banking days (excluding Saturdays) to process the Funds Transfer request or such other period as the Bank may determine from time to time at its sole discretion.
11. Payments made to the Applicant’s CashPlus account if less than the amount then owing, will be applied by the Bank to interest, fees, principal or any amount due in such proportions and order and generally in such manner as the Bank deems fit. The prevailing interest rate will apply for balances exceeding such amounts to be decided at the sole discretion of the Bank provided that it shall not apply to the Funds Transfer amount
12. Without prejudice to generality of the foregoing, the Bank is expressly authorised by the Applicant to transfer and disclose to any credit bureau recognized 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 recognized 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 amount debited to the CashPlus Account to settle the Funds Transfer to credit to the Applicant's other bank/credit card/credit line 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 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 funds 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 discretion and shall be final and binding on the Applicant.

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IMPORTANT: Please continue to make the minimum monthly payments until you receive a letter of confirmation from United Overseas Bank Limited approving the Funds Transfer. The Bank will not accept funds transfer to another UOB card account or unsecured credit facility issued by UOB, whether or not held in your name(s).

In addition to the above, please refer to our website uobgroup.com/cashplus for full set of the terms and conditions governing UOB CashPlus