
UOB Special Financial Relief Programme (Unsecured) Credit Card Terms & Conditions (SFRP CC V1)

1. UOB Special Financial Relief Program (Unsecured) Credit Card Plan (“**SFRP CC**”) is governed by these Terms and Conditions (“**SFRP CC Terms**”). The SFRP CC Terms apply in addition to the terms of the prevailing UOB Cardmember’s Agreement (“**Card Terms**”). All terms and references used in these SFRP CC Terms shall have the same meanings as in the Card Terms, unless the context otherwise requires. In the event of any inconsistency, the Card Terms shall prevail and these SFRP CC Terms shall be deemed to be modified so far as is necessary to give effect to the Card Terms and these SFRP CC Terms.
2. You are eligible to apply for SFRP CC if you:
 - (i) are a Principal Cardholder of a UOB Credit Card (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards);
 - (ii) submit a completed SFRP CC application form with the required documentation for the SFRP CC application; and
 - (iii) fulfil all eligibility criteria for SFRP CC found at the following website (<https://www.uobgroup.com/uobgroup/covid-relief-assistance.page>).
3. Upon approval, your total unsecured outstanding balances (inclusive of Instalment Payment Plan, Balance Transfer, Personal Loan) on your UOB credit card account will be converted to the SFRP CC.
4. Each UOB credit card customer is only allowed to have one SFRP CC.
5. Upon approval of your application for SFRP CC, all your credit cards and CashPlus (where applicable) facility will be suspended until
 - (i) full repayment of all outstanding funds under the SFRP CC and SFRP CP (where applicable) is made;
 - (ii) you submit your latest proof-of-income documents for the Bank’s review; and
 - (iii) the Bank approves the reinstatement of your credit card facility.
6. Upon approval of your application for SFRP CC, you are deemed to have authorized UOB to earmark your UOB Credit Card account for the loan amount applied for or such other amount as approved by UOB (the “**Approved Loan Amount**”).
7. The SFRP CC is valid for such period as the Bank may determine in its absolute discretion. Each application for SFRP CC is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
8. In the event your application is approved with the SFRP CC amount granted being lower than the amount you requested for in the application, you agree to such SFRP CC amount granted.

9. The total interest payable by you on the Approved Loan Amount (the “**Interest**”) shall be computed by multiplying the Approved Loan Amount by the applicable interest rate.
10. The monthly instalment amount for the Approved Loan Amount (the “**Monthly Instalment Amount**”) shall be computed based on:

$$\frac{\text{Approved Loan Amount} + \text{Interest}}{\text{No. of approved monthly instalments for the Approved Loan Amount}}$$

11. The interest component in each Monthly Instalment Amount is calculated using a monthly reducing balance method by applying the Effective Interest Rate on the outstanding amount of the Approved Loan Amount, thereby reducing the interest component in each Monthly Instalment Amount as repayments are made each month.
12. The Bank may at its sole discretion from time to time vary the method of calculation of the Interest and/or the Monthly Instalment Amount.
13. The SFRP CC is set up as a Personal Loan Account in the Principal Cardmember Card Account. Each Monthly Instalment Amount shall be charged to this account and will be reflected in the monthly credit card statement. The Monthly Instalment Amount shall be payable in accordance with these SFRP CC Terms and the Card Terms. In particular, but without prejudice to the generality of the preceding sentence, prevailing interests and late payment charges will be levied on any overdue billed instalment amount.
14. Upon UOB’s approval of your SFRP CC application, no restructuring or partial prepayment will be allowed.
15. Transactions in connection with this SFRP CC are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
16. Should you choose to fully repay all outstanding funds under SFRP CC before the end of the tenure period, there shall be no early repayment fee.
17. If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB Credit Card statement or otherwise notified to you, you will be charged interest on all outstanding amounts owed based on the prevailing interest rate of the respective Credit Card Account.
18. All payments received by the Bank shall be applied in any manner or order of priority at the Bank's sole discretion notwithstanding any requests of appropriation by you or any other person making such payment on your behalf, including in the following order:

- All unpaid interest, fees and charges, outstanding funds transfer balances shown in any previous statement(s) of account(s);
- All unpaid interest, fees and charges, outstanding funds transfer balances shown in the current statement of account(s);
- All outstanding balances in relation to the SFRP CC Approved Amount.

19. The Bank is entitled in its discretion to amend, vary or modify these SFRP CC Terms at any time without notice and such changes shall be binding on Principal Cardmembers with effect from such date as the Bank may determine.

20. The SFRP CC Terms shall be governed by the laws of Singapore and Cardmembers hereby submit to the exclusive jurisdiction of the courts of Singapore.

21. The Bank's decision on all matters shall be final and conclusive.

UOB Special Financial Relief Programme (Unsecured) CashPlus Terms & Conditions (SFRP CP V1)

1. UOB Special **Financial Relief Programme (Unsecured) CashPlus Plan (“SFRP CP”)** is governed by these terms and conditions (“**SFRP CP Terms**”) and the UOB CashPlus Agreement (“**CashPlus Terms**”). In the event of any inconsistency between the SFRP CP Terms and the CashPlus Terms, the SFRP CP Terms shall prevail insofar as they relate to SFRP CP. United Overseas Bank Limited (“**UOB**”) reserves the right to change the SFRP CP Terms at any time without notice.
2. You are eligible to apply for SFRP CC if you:
 - (i) hold a UOB CashPlus account;
 - (ii) submit a completed SFRP CC application form with the required documentation for the SFRP CC application; and
 - (iii) fulfill all eligibility criteria for SFRP CC found at the following website (<https://www.uobgroup.com/uobgroup/covid-relief-assistance.page>).
3. Upon approval, your total unsecured outstanding balances on your CashPlus account will be converted to the SFRP CP.
4. Each UOB CashPlus customer is only allowed to have one SFRP CP.
5. Upon approval of your application for SFRP CP, all your credit cards and CashPlus (where applicable) facility will be suspended for any withdrawals until
 - (i) full repayment of all outstanding funds under the SFRP CC and SRFP CP (where applicable) is made;
 - (ii) you submit your latest proof-of-income documents for the Bank’s review; and
 - (iii) the Bank approves the reinstatement of your CashPlus facility.
6. Upon approval of your application for SFRP CP, you are deemed to have authorized UOB to earmark your CashPlus account for the loan amount applied for or such other amount as approved by UOB (the “**Approved Loan Amount**”).
7. The SFRP CP is valid for such period as the Bank may determine in its absolute discretion. Each application for SFRP is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.
8. In the event your application is approved with the SFRP CP amount granted being lower than the amount you requested for in the application, you agree to such SFRP CP amount granted.
9. The total interest payable by you on the Approved Loan Amount (the “**Interest**”) shall be computed by multiplying the Approved Loan Amount by the applicable interest rate.

10. The monthly instalment amount for the Approved Loan Amount (the “**Monthly Instalment Amount**”) shall be computed based on:

$$\frac{\text{Approved Loan Amount} + \text{Interest}}{\text{No. of approved monthly instalments for the Approved Loan Amount}}$$

11. The interest component in each Monthly Instalment Amount is calculated using a monthly reducing balance method by applying the Effective Interest Rate on the outstanding amount of the Approved Loan Amount, thereby reducing the interest component in each Monthly Instalment Amount as repayments are made each month.
12. The Bank may at its sole discretion from time to time vary the method of calculation of the Interest and/or the Monthly Instalment Amount.
13. Upon UOB’s approval of your SFRP CP application, no restructuring or partial prepayment will be allowed.
14. Should you choose to fully repay all outstanding funds under SFRP CP before the end of the tenure period, there shall be no early repayment fee.
15. If the repayment of your monthly instalment is not received by UOB by the date stipulated in the UOB CashPlus statement or twenty-five (25) days from the UOB CashPlus statement date or otherwise notified to you, you will be charged interest on all outstanding amounts owed based on the prevailing interest rate of the respective CashPlus Account.
16. All payments received by UOB shall be applied in any manner or order of priority at UOB’s sole discretion notwithstanding any request of appropriation by you or any other person making such payment on your behalf, including but not limited to applying the payments to the following:
- i. All outstanding interest and fees with respect to SFRP CP;
 - ii. All outstanding principal amount with respect to SFRP CP;
 - iii. All other outstanding interest in respect of your UOB CashPlus account;
 - iv. All other outstanding fees (including annual fee, late charges and any other fees in relation to your UOB CashPlus account);
 - v. All outstanding balances in relation to the UOB CashPlus Account).
17. The Bank is entitled in its discretion to amend, vary or modify these SFRP CP Terms at any time without notice and such changes shall be binding on CashPlus Account holders with effect from such date as the Bank may determine.
18. The SFRP CP Terms shall be governed by the laws of Singapore and you hereby submit to the exclusive jurisdiction of the courts of Singapore.
19. The Bank’s decision on all matters shall be final and conclusive.