

## UOB CashPlus Instant Personal Loan Terms and Conditions

1. UOB CashPlus Instant Personal Loan (the “**CPIPL**”) is governed by (i) these Terms and Conditions (the “**CPIPL Terms**”); and (ii) the terms and conditions of the prevailing UOB CashPlus Agreement (the “**CashPlus Terms**”). In the event of any inconsistency between the CPIPL Terms and the CashPlus Terms, the CPIPL Terms shall prevail insofar as they relate to CPIPL.
2. Only existing UOB CashPlus accountholders are eligible to apply for the CPIPL.
3. A UOB CashPlus accountholder with (i) an existing UOB CashPlus Personal Loan (“**CPPL**”); and/or (ii) an existing UOB CashPlus Funds Transfer facility, is not eligible to apply for a CPIPL.
4. Application for CPIPL is available at selected participating United Overseas Bank Limited (“**UOB**”) branches, from Monday to Friday at the respective participating branches’ operational hours.
5. Subject to (i) satisfactory check by UOB on your eligibility for CPIPL; (ii) the completion and submission of the Application Form for CPIPL; and (iii) you having sufficient available credit limit on your UOB CashPlus account(s), you can withdraw cash on your UOB CashPlus account(s) at participating UOB branches. Such withdrawn cash from the relevant UOB CashPlus account(s) will be converted into an instalment loan under CPIPL by the end of three (3) working days. For avoidance of doubt, the CPIPL does not increase your available credit limit.
6. The minimum CPIPL amount is S\$1,000 or such other amount as UOB may determine from time to time at its sole and absolute discretion.
7. Upon UOB’s approval of your application for CPIPL, you are deemed to have authorized UOB to earmark your UOB CashPlus account(s) for an amount equivalent to the sum of (i) the loan amount applied for or such other amount as approved by UOB (the “**Loan Amount**”); (ii) interest charges for the CPIPL; and (iii) any processing fees for the CPIPL.
8. Subject to Clauses 2, 3 and 7, all UOB CashPlus accountholders deemed to be in good standing as determined by UOB are eligible to apply for CPIPL.
9. Any prevailing UOB CashPlus interest charges charged by UOB pursuant to the cash withdrawal of the CPIPL will be reversed upon successful application of the CPIPL.
10. Where the application for CPIPL is not approved and cash has been withdrawn on your UOB CashPlus account(s), such withdrawn cash will not be converted into an instalment loan under CPIPL and shall be treated as a normal cash withdrawal from a UOB CashPlus account subject to the prevailing UOB CashPlus interest charges.
11. You may apply for both CPIPL and UOB Credit Cards Instant Personal Loan (the “**CIPL**”) provided that you have both UOB CashPlus account(s) and UOB Credit Card account(s).
12. A one-time non-refundable processing fee (if applicable) and interest apply. The effective interest rate (“**EIR**”) is the actual rate incurred for using the CPIPL, taking into account the total charges and the way repayment is made. The applicable EIR for using the CPIPL is as set out in the tables in the CPIPL application forms. Thereafter, the prevailing interest rate shall apply.

13. Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of a CPIPL.
14. The sum of the Loan Amount, interest charges for CPIPL and processing fee (if applicable), shall not exceed 98% of the available credit limit of your UOB CashPlus account.
15. Upon approval of your application for CPIPL, the available credit limit of your UOB CashPlus account shall be reduced by an amount equivalent to the sum of (i) the Loan Amount; (ii) interest charges for the CPIPL; and (iii) any processing fees for the CPIPL.
16. A cancellation charge of S\$150 or 3% of the outstanding Loan Amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Loan Amount at any time before the expiry of the loan tenor of your CPIPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CPIPL account or prepay in full any of your CPIPL.
17. 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 default interest on the total outstanding Loan Amount.
18. 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. UOB has the absolute right to apply payments received by it in the following manner:-
  - (i) all outstanding interest in respect of your UOB CashPlus account;
  - (ii) all outstanding fees (including annual fee, late charges and any other fee in relation to your UOB CashPlus account); and
  - (iii) all outstanding balances in respect of your UOB CashPlus account.
19. Upon UOB's approval of your CPIPL application, no cancellation or restructuring or partial prepayment will be allowed. No funds transfer on promotional interest rate will be allowed with an existing CPIPL or CPPL on your UOB CashPlus account.
20. The CPIPL is valid for such period as UOB may determine at its sole and absolute discretion.
21. UOB's decision on all matters relating to CPIPL shall be final, conclusive and binding on you.
22. Each application for CPIPL is subject to UOB's approval in its absolute discretion. UOB reserves the right to reject any application without having to give a reason therefor.
23. UOB reserves the right, at its sole and absolute discretion and at any time and from time to time and without giving prior notice or any reason, to vary, amend, modify, add or delete any of these CPIPL Terms without assuming any liability to any person. Such changes, amendments, variations, modifications, additions, deletions shall be binding on you with effect from such date as UOB may determine.
24. These CPIPL Terms shall be governed by the laws of Singapore, and you hereby submit to the exclusive jurisdiction of the courts of Singapore.

## UOB Credit Cards Instant Personal Loan Terms and Conditions

1. UOB Credit Cards Instant Personal Loan (the “**CIPL**”) is governed by (i) these Terms and Conditions (the “**CIPL Terms**”); and (ii) the terms and conditions of the prevailing UOB Cardmembers Agreement (the “**Card Terms**”). In the event of any inconsistency between the CIPL Terms and the Card Terms, the CIPL Terms shall prevail insofar as they relate to CIPL. All terms and references used in these CIPL Terms shall have the same meanings as in the Card Terms, unless the context otherwise requires.
2. CIPL is available to only Principal Cardmembers of UOB Credit Cards (excluding UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards) (the “**Eligible Cardmembers**”).
3. Application for CIPL is available at selected participating United Overseas Bank Limited (“**UOB**”) branches, from Monday to Friday at the respective participating branches’ operational hours.
4. Subject to (i) satisfactory check by UOB on your eligibility for CIPL; (ii) the completion and submission of the Application Form for CIPL; and (iii) you having sufficient available credit limit on your UOB Credit Card account(s), you can withdraw cash on your UOB Credit Card account(s) at participating UOB branches. Such withdrawn cash from the relevant UOB Credit Card account(s) will be converted into an instalment loan under CIPL by the end of three (3) working days. For avoidance of doubt, the CIPL does not increase your available credit limit.
5. The minimum CIPL amount is S\$1,000 or such other amount as UOB may determine from time to time at its sole and absolute discretion.
6. Upon UOB’s approval of your application for CIPL, you are deemed to have authorized UOB to earmark your UOB Credit Card account(s) for an amount equivalent to the sum of (i) the loan amount applied for or such other amount as approved by UOB (the “**Loan Amount**”); (ii) interest charges for the CIPL; and (iii) any processing fees for the CIPL.
7. Subject to Clause 6, all Eligible Cardmembers deemed to be in good standing as determined by UOB are eligible to apply for CIPL.
8. Any cash advance fees and prevailing cash advance interest charges charged by UOB pursuant to the cash withdrawal of the CIPL will be reversed upon successful application of the CIPL.
9. Where the application for CIPL is not approved and cash has been withdrawn on your UOB Credit Card account(s), such withdrawn cash will not be converted into an instalment loan under CIPL and shall be treated as a cash advance transaction subject to cash advance fees and the prevailing cash advance interest charges pursuant to the cash withdrawal.
10. You may apply for both CIPL and UOB CashPlus Instant Personal Loan (the “**CPIPL**”) provided that you have both UOB Credit Card account(s) and UOB CashPlus account(s).
11. Eligible Cardmembers with existing UOB Credit Cards Personal Loan (“**CCPL**”) may apply for CIPL.
12. A one-time non-refundable processing fee (if applicable) and interest apply. The effective interest rate (“**EIR**”) is the actual rate incurred for using the CIPL, taking into account the total charges and the way repayment is made. Thereafter, the prevailing interest rate shall apply.

13. Interest on the Loan Amount will be calculated on a front-end add-on basis and shall be fixed for the entire loan tenor of a CIPL.
14. The sum of the Loan Amount, interest charges for CIPL and processing fee (if applicable), shall not exceed the available credit limit of your UOB Credit Card account(s).
15. The amount payable for each monthly instalment (the "**Monthly Instalment Amount**") shall be determined based on the Loan Amount and the number of monthly instalments indicated on the application form.
16. Each Monthly Instalment Amount shall be charged to the relevant UOB Credit Card account and will be treated in the same way as any other credit card transaction charged to a UOB Credit Card account. The Monthly Instalment Amount will be reflected in the monthly credit card statement and shall be payable in accordance with the CIPL Terms and the Card Terms. In particular, but without prejudice to the generality of the preceding sentence, interest and late payment charges will be levied on any overdue instalment as well as other overdue amounts in the UOB Credit Card account in accordance with the Card Terms.
17. Upon approval of your application for CIPL, your available credit limit will be provisionally reduced by blocking out an amount equivalent to the sum of (i) the Loan Amount; (ii) interest charges for the CIPL; and (iii) any processing fees for the CIPL, but will be progressively restored with the amount of each Monthly Instalment Amount received by UOB.
18. Transactions in connection with this CIPL are not eligible for UNI\$, SMART\$, Cash Rewards, KrisFlyer, Asia Miles and Cash Rebates.
19. A cancellation charge of S\$150 or 3% of the outstanding Loan Amount, whichever is higher, will be levied and reflected as a charge on your monthly statement if you prepay the total outstanding Loan Amount at any time before the expiry of the loan tenor of your CIPL. For the avoidance of doubt, the processing fee charged upfront will not be pro-rated or refunded in the event of cancellation or full prepayment. You must give UOB thirty (30) calendar days prior written notice if you wish to close your CIPL account or prepay in full any of your CIPL.
20. The CIPL is valid for such period as UOB may determine at its sole and absolute discretion.
21. UOB's decision on all matters relating to CIPL shall be final, conclusive and binding on you.
22. Each application for CIPL is subject to UOB's approval in its absolute discretion. UOB reserves the right to reject any application without having to give a reason therefor.
23. UOB reserves the right, at its sole and absolute discretion and at any time and from time to time and without giving prior notice or any reason, to vary, amend, modify, add or delete any of these CIPL Terms without assuming any liability to any person. Such changes, amendments, variations, modifications, additions, deletions shall be binding on you with effect from such date as UOB may determine.
24. These CIPL Terms shall be governed by the laws of Singapore, and you hereby submit to the exclusive jurisdiction of the courts of Singapore.