

<p><b>PRODUCT DISCLOSURE SHEET</b> (Read this Product Disclosure Sheet before you decide to take out the UOB Credit Card or Commercial Card. Be sure to also read the general terms and conditions)</p>	<p>United Overseas Bank (M) Bhd <b>Credit Card/ Commercial Card</b></p>
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**1. What is this product about?**

**Credit Card** – This is an unsecured credit facility that the bank grants you along with a plastic card. A credit card can be used to make payment for any goods and services at a merchant or to withdraw cash via Cash Advance from an ATM facility. Card types available:

- |   |                                       |                            |
|---|---------------------------------------|----------------------------|
| 1. Privilege Banking Visa Infinite Card | 2. Visa Infinite Card                 | 3. Preferred Platinum Card |
| 4. Lady's Solitaire Card                | 5. Lady's Platinum Card / Lady's Card | 6. VOX Visa Card           |
| 7. ONE Platinum Card / ONE Card         |                                       |                            |

**Commercial Card** – A credit card program that facilitates the corporation with a better way to manage their business expenses. Card types available:

- Business Card** – offered to businessmen under retail/SMI/SME segment as a time and cost saving alternative to traditional payment methods. It separates company and personal expenses and centralizes all their business spending such as travel and entertainment, insurance premium, fuel expenses and mobile phones bills in a single card and greatly improves cash flow.
- Corporate Card** – offered to public listed companies/local and multi-national large corporate/statutory bodies to simplify management of travel and entertainment (T&E) expenses. It provides a one-stop that integrates all card users' T&E expenses and information to manage spending more effectively as company receives consolidated information for all T&E expenses.
- Purchasing Card** – a payment/procurement/credit card offered to all business segments for payments of business expenses such as utility bills (eg. telephone, electricity), municipal council, insurance premiums, travel expenses (eg. airline tickets, hotels booking, car rentals), offices supplies (eg. newspapers & magazine subscriptions, stationeries, computer hardware/software/maintenance) and office service providers (eg. courier companies, legal & company secretarial services, office cleaner services). It replaces the traditional purchase order and payment process for high volume of low-value items. It is an innovative business-to-business procurement solution that simplifies authorization and provides for payment and settlement. It significantly reduces the time and cost associated with paying for indirect business-to-business goods and services by eliminating paper-based purchased order and invoice processing. It is convenient way to manage procurement and allows vendors to be paid on time and enhances customers' ability to focus on core business.

**2. What do I get from this product?**

Credit Limit

Credit Card – Subject to the bank's approval which will be made known to you. The Finance Charge free period is 20 days from the statement date of retail transaction (s), provided there is not outstanding balance in the credit card account.

Commercial Card – Subject to the bank's approval which will be made known to you. The Finance Charge free period is 30 days from the statement date of retail transaction (s), provided there is not outstanding balance in the credit card account.

Finance charges	a. Tier I:	15% per annum(Effective 1st April 2012)	– Cardmembers who promptly settle Minimum Payment Due by the respective Payment Due Date for 12 months within the last 12 consecutive months;
	b. Tier II:	17% per annum(Effective 1st May 2012)	– Cardmembers who promptly settle Minimum Payment Due by the respective Payment Due Date for 10 months or more within the last 12 consecutive months;
	c. Tier III:	18% per annum(Effective 1st May 2012)	– Cardmembers who does not fall into any of the above tiers.

Finance charge will be applied to Total Balance Due on Retail Transactions, calculated on a daily rest basis from the day the transaction is posted to the card account (if all Total Balance Due in the Statement of Account of the previous months is not fully paid by the then Payment Due Date) until repayment is made in full.

All Total Balance Due on Cash Advance(s) will be subject to Finance Charge of 18% per annum, calculated on a daily rest basis from the date the cash is disbursed until repayment thereof.

**3. What are my obligations?**

Simply make repayment on transactions charged/ billed by or before the payment due date.

Below are your payment options:

- Pay the Total Balance Due (Full Payment)
- Pay the Minimum Payment Due; or
- Pay any amount between the Total Balance Due and Minimum Payment

For payment option 2 & 3, Finance Charges for retail transactions will be imposed calculating from the day the transactions are posted to the card account.

The Minimum Payment Due is 5% of the Total Balance Due or RM50, which ever is higher. If your Total Balance Due is more than your credit limit, then the amount by which you have exceeded the credit limit will also be added into the Minimum Payment Due.

Therefore to avoid Finance Charges and Late Payment Fees, you are advised to pay the full Total Balance Due before the payment Due Date.

As the principal cardmember, you are liable to all transactions incurred by the supplementary cardmembers.

**4. What are the fees and charges I have to pay?**

1. Annual Fee  
Credit Card

Card Type	Principal (RM)	Supplementary (RM)
* Privilege Banking Visa Infinite Card	1,908.00	318.00
Visa Infinite Card	1,272.00	318.00
Lady's Solitaire Card	636.00	31.80
Preferred Platinum Card	209.88	31.80
ONE Platinum Card	178.08	31.80
Lady's Platinum Card	135.68	31.80
Lady's Card	72.08	31.80
ONE Card	72.08	31.80
** VOX Visa Card	6.36	31.80

\* Privilege Banking Visa Infinite Card application is by invitation only.

\*\* RM6.36 is waived upon one (1) swipe every month at any amount.

#### Commercial Card

Annual Fee is RM159 per card and is waived for first (1st) two (2) years.

For subsequent years, Annual Fee is waived automatically according to the following card spending\* structure:

- 100% waiver for annual spending RM24,000 and above.
  - 75% waiver for annual spending RM18,000 and above.
  - 50% waiver for annual spending RM12,000 and above.
  - 25% waiver for annual spending RM6,000 and above.
2. Cash advance fee – 5.3% or RM21.20, (whichever is higher) for each Cash Advance Withdrawal + 18% p.a. daily interest.
  3. Card replacement fee – RM50.00 per Credit Card replacement.
  4. Overseas transaction conversion fee – The conversion rate will be the prevailing rates of Visa International or Mastercard Worldwide as determined by Visa International or Mastercard Worldwide (whichever is applicable) at the time the transaction is posted, plus a 1% administrative fee or such other rate as determined by the bank will be charged.
  5. Sales draft retrieval fee – RM5.30 per photocopy and RM15.90 per original.
  6. Credit Card statement request fee – RM5.30 for walk-in or facsimile request & RM6.36 via email request.
  7. Others fees and charges
    - a. Credit Card Courier – RM15.90 within Malaysia & RM50.00 outside Malaysia.
    - b. Refund of Credit Balance – RM2.12 for Commission & RM0.15 for Stamp Duty.

#### **5. What if I fail to fulfill my obligations?**

- Late payment penalty charges (Effective 1st May 2012)– 1% of the total outstanding balance as at the statement date or a minimum RM10, whichever is higher, subject to a maximum of RM100.
- Right to set-off – We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this card account.
- Liability for unauthorized transaction – Cardmember will not be liable for any unauthorized transactions made after notification to Bank and The Bank other as its sole and absolute discretion resolve to limit the Cardmember's liability to RM250 (or other amounts that the Bank may determine from time to time) in respect of transactions affected through the use of the Card prior to the reporting to the Bank if the Bank determines that the Cardmember had in good faith and with reasonable care and diligence safeguarded the VISA/MASTERCARD Card and promptly reported its loss to the Bank. The Bank's decision on the aforesaid shall be final and conclusive and binding on the Cardmember.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

#### **6. What if fully settle the balance before its maturity? (For balance transfer or flexi payment plans)**

Credit Card / Commercial Card (applicable ONLY to personal liability Commercial Card)

1. Balance Transfer
  - Early settlement penalty: RM100
2. Flexi – Credit Plan
  - Early settlement penalty: RM50

#### **7. What are the major risks?**

By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging the card.

The finance charges imposed on the outstanding balance for this card based on a tiered pricing structure in accordance to your repayment history.

If you have problems paying for your card balances, contact us early to discuss repayment alternatives.

You should notify us immediately after having found that your card is lost or stolen.

#### **8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

#### **9. Where can I get further information?**

Should you require additional information on cards, please refer to the bankinginfo booklet on 'Credit Cards', available at all our branches and [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

If you have any enquiries, please contact us at:

**United Overseas Bank (Malaysia) Bhd**

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Penang (04-2401121)

Johor Bahru (07-2881121)

Kuching (082-287121)

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Email : [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my)

#### **10. Other credit card products available**

N/A

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CARD BALANCES.**

The information provided in this disclosure sheet is valid as at March 2015.