

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the UOB Balance Conversion. Seek clarification from us if you do not understand any part of this document or the terms and conditions.

UOB Malaysia BERHAD
UOB Balance Conversion
05 June 2025

1. What is UOB Balance Conversion?

UOB Balance Conversion allows you to convert the outstanding credit card balance of your UOB bank credit card into affordable monthly instalments.

UOB Balance Conversion does not apply to cash and cash based transactions, instalment amounts payable under other UOB bank programs such as UOB Easi-Payment Plan (EPP), UOB Flexi Credit Plan, UOB Balance Transfer Instalment, annual fees, past due amount and other charges charged by UOB.

2. What do I get from this product?

After the approval of the UOB Balance Conversion, you will be charged with the interest rate agreed upon at the date of approval throughout the tenure regardless of any subsequent revisions to the UOB Balance Conversion interest rates offered.

Effective interest rate	Flat interest rate (for comparison purposes only)	Tenure
Up to 17.90% p.a.	Up to 10.41% p.a. depending on the flat interest rate & tenure applied for	12, 24, 36, 48 or 60 months

The minimum amount you can take up is RM1,000 and the maximum amount is subject to your available credit limit at UOB bank's discretion.

3. What are my monthly obligations?

The UOB Balance Conversion monthly instalment amount is fixed. Any pre-payment or excess payment will not reduce the Outstanding Principal or the subsequent UOB Balance Conversion monthly instalment and will only be treated by the Bank as advance payment.

You will not be entitled to any reward points and/or cash rebates from the UOB Balance Conversion.

UOB Balance Conversion's interest is calculated using an effective interest rate whereby as the original loan sum is repaid, the interest per month reduces progressively across the tenure of the loan.

The UOB Balance Conversion interest will be computed based on the agreed effective interest rate on a reducing balance repayment method basis where interest will be calculated based on the effective interest rate on a 365-days and on a 366-days basis in a leap year. For the avoidance of doubt, the first month's interest will be calculated from the disbursement date until the next immediate statement cycle date, with the subsequent monthly instalment's interest calculated on a full statement cycle period.

Illustration of the monthly repayment calculation:

Customer applies for a UOB Balance Conversion amount of RM 20,000 for a 12-months tenure with a corresponding effective interest rate of 14.90% per annum on 1st May 2025. Accordingly, the total interest amount at the end of 12 months will be RM 1,532.89 and the total repayment amount at the end of 12 months will be RM 21,532.89.

A simple illustration on the monthly principal deduction and interest charged is as follows:

Month	Outstanding BC Amount (RM)	Monthly BC Interest Amount (RM)	Monthly BC Principal Repayment (RM)	BC Instalment Repayment (RM)
1	20,000.00	122.47	1,555.89	1,678.36
2	18,444.11	233.41	1,570.81	1,804.22
3	16,873.30	206.64	1,597.58	1,804.22
4	15,275.72	193.31	1,610.91	1,804.22
5	13,664.81	172.92	1,631.30	1,804.22
6	12,033.51	147.37	1,656.85	1,804.22
7	10,376.66	131.31	1,672.91	1,804.22
8	8,703.75	106.59	1,697.63	1,804.22
9	7,006.12	88.66	1,715.56	1,804.22
10	5,290.56	66.95	1,737.27	1,804.22
11	3,553.29	40.61	1,763.61	1,804.22
12	1,789.68	22.65	1,789.68	1,812.33
Total		1,532.89	20,000.00	21,532.89

*Example: Statement cycle falls on the 15th May 2025 and your Balance Conversion Plan was approved on 1st May 2025.

The calculation for the first month's principal instalment is as below:

$$\text{First month's principle instalment} = \frac{P(i/12)}{1-(1+i/12)^n}$$

$$P = \text{BC Approved Amount} \mid i = \text{BC Interest Rate} \mid n = \text{BC Tenor}$$

Interest payable for the first month's instalment will be calculated from 1st May to 15th May:

$$15/365 \times 14.90\% \times \text{RM}20,000 = \text{RM}122.47$$

The same calculation method applies across the remaining months, depending on the total number of the days and outstanding principal amount for the month-in question.

Interest payable for the second month's instalment will be calculated from 16th May to 15th June:

$$31/365 \times 14.90\% \times \text{RM}18,444.11 = \text{RM}233.41$$

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

No fees and charges will be incurred unless you fail to fulfill the payment obligations or early settle before maturity. Please see Notes 5 & 6 for further details.

5. What if I fail to fulfill my payment obligations?

UOB Balance Conversion monthly instalments form part of the Minimum Payment Due which must be settled by you on or before Payment Due Date. The UOB Balance Conversion monthly instalments are billed to the credit card account monthly similar to a normal retail transaction and are subject to credit card Finance Charges if you pay or had paid less than the outstanding balance appearing on your current or previous monthly statements by the Payment Due Date.

If you fail to pay your UOB Balance Conversion monthly instalment(s) due in full for 4 consecutive months or more, all monies due and owing under the UOB Balance Conversion, comprising of the total outstanding UOB Balance Conversion monthly instalment and the total unbilled principal of the UOB Balance Conversion will be due and payable, which we will be entitled to demand from you in full.

6. What if I fully settle the UOB Balance Conversion before its maturity?

Subject to UOB bank's approval, you may at any time cancel your UOB Balance Conversion or elect for early settlement of the UOB Balance Conversion Amount. Upon such cancellation or early termination, you are required to pay an early termination penalty of **up to 5% of the total outstanding principal under UOB Balance Conversion** (as at the date of early termination or cancellation) together with the total outstanding principal under UOB Balance Conversion for such early termination or cancellation.

7. What are the major risks involved?

- Please refer to no. 5 for failure to fulfill payment obligations
- If you have any problems paying your UOB Balance Conversion, contact us early to discuss repayment alternatives.

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.

Please call UOB Contact Centre at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), or 088-477 121 (Kota Kinabalu).

9. Where can I get further information

Should you require additional information on UOB Balance Conversion, visit our UOB homepage at <https://www.uob.com.my>

OR

Call UOB Contact Centre at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), or 088-477 121 (Kota Kinabalu).

10. Where can I get assistance and redress?

Call UOB Contact Centre at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), or 088-477 121 (Kota Kinabalu).

E-mail:	uobcustomerservice@uob.com.my
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Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals.

In addition, Bank Negara Malaysia (BNM) has introduced POWER! Pengurusan Wang Ringgit Anda program. This program provides useful information to encourage prudent money management and financial discipline. For more information or to register for the program, log on to www.akpk.org.my or call 03-2616 7766.

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Address:	Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur.
Tel:	1-300-88-5465
Fax:	03-21741515
E-mail:	bnmtelelink@bnm.gov.my

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

The information provided in this Product Disclosure Sheet is valid as at 05 June 2025.