

<div>PRODUCT DISCLOSURE SHEET</div> <div>Read this Product Disclosure Sheet before you decide to take up the Balance Transfer Instalment. Seek clarification from us if you do not understand any part of this document or the terms and conditions</div>	<div>UOB MALAYSIA</div> <div>BALANCE TRANSFER VIA INSTALMENT</div> <div>1 SEPTEMBER 2025</div>						
<div>1. What is Balance Transfer Instalment?</div> <div>Balance Transfer Instalment allows you to transfer the whole, or part of your outstanding balance(s) from other banks and financial institutions from any principal credit card account under your name to any UOB credit card in your name and convert it into monthly instalment plans.</div>							
<div>2. What do I get from this product?</div> <div>After the approval of the Balance Transfer Instalment, 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 Balance Transfer Instalment interest rates offered.</div> <table><tr><th>Effective Interest Rate</th><th>Flat Interest Rate (for comparison purposes only)</th><th>Tenure (months)</th></tr><tr><td>Up to 17.90% p.a.</td><td>Up to 10.41% p.a. depending on the flat interest rate &amp; tenure applied for</td><td>12, 24, 36, 48 or 60 months</td></tr></table> <div>The minimum outstanding balance that you can transfer is RM1,000 and the maximum amount will be subject to your available credit limit, or up 80% of credit limit and subject to UOB's discretion.</div>		Effective Interest Rate	Flat Interest Rate (for comparison purposes only)	Tenure (months)	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
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<div>3. What are my obligations?</div> <div>The Balance Transfer Instalment monthly instalment amount is fixed. Any pre-payment or excess payment will not reduce the Outstanding Principal or the subsequent Balance Transfer Instalment monthly instalment amount and will only be treated by the Bank as advance payment.</div> <div>UNIRinggit Rewards or any form of rewards point(s) and/ or cash back will not be awarded under this Balance Transfer Instalment program.</div> <div>The UOB Balance Transfer'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.</div> <div>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.</div>							

### ***Illustration of the monthly repayment calculation:***

Customer applies for UOB Balance Transfer Instalment Amount of RM 12,000 for a 12-months tenure with a corresponding effective interest rate of 9.80% per annum on 1 May 2025. Accordingly, the total interest amount at the end of 12 months will be RM 599.88 and the total repayment amount at the end of 12 months will be RM 12,599.88.

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

Month	Outstanding BT Amount (RM)	Monthly BT Interest Amount (RM)	Monthly BT Principal Repayment (RM)	BT Instalment Repayment (RM)
1	12,000.00	48.33	955.87	1,004.20
2	11,044.13	91.92	961.95	1,053.87
3	10,082.18	81.21	972.66	1,053.87
4	9,109.52	75.82	978.05	1,053.87
5	8,131.47	67.68	986.19	1,053.87
6	7,145.28	57.55	996.32	1,053.87
7	6,148.96	51.18	1,002.69	1,053.87
8	5,146.27	41.45	1,012.42	1,053.87
9	4,133.85	34.41	1,019.46	1,053.87
10	3,114.39	25.92	1,027.95	1,053.87
11	2,086.44	15.69	1,038.18	1,053.87
12	1,048.26	8.72	1,048.26	1,056.98
<b>Total</b>		599.88	12,000.00	12,599.88

\*Example: Statement cycle falls on the 15<sup>th</sup> May 2025 and your UOB Balance Transfer Instalment was disbursed on 1<sup>st</sup> May 2025.

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

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

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

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

$$10/365 \times 9.80\% \times \text{RM}12,000 = \text{RM}48.33$$

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 16<sup>th</sup> May to 15<sup>th</sup> June:

$$31/365 \times 9.80\% \times \text{RM}11,044.13 = \text{RM}91.92$$

**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?**

Balance Transfer Instalment monthly instalment forms part of the calculation towards Minimum Monthly Payment. If the Balance Transfer Instalment monthly instalment is not paid or not paid in full by the Payment Due Date, the Minimum Monthly Payment will be deemed as unpaid/partially paid or paid after the Payment Due Date and the Bank reserves the right impose such fees (including finance charges) and/or late payment charges.

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

**6. What if I fully settle the Balance Transfer Instalment before its maturity?**

If you decide to settle your Balance Transfer Instalment before the end of the tenure, you will have to pay UOB all the remaining outstanding Balance Transfer Instalment monthly instalment and total unbilled principal of the Balance Transfer Instalment amount.

There will be no Early Termination Penalty charged for settlement before maturity.

**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 Balance Transfer Instalment, 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 Malaysia 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) if you need to change your contact details.

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

Call UOB Malaysia 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) to request for more information on Balance Transfer Instalment

**OR**

For full terms and conditions, visit our UOB website at <https://www.uob.com.my> **OR**

For assistance and redress:

You may contact us if you wish to complain on the products or services provided by us or if you have difficulties in making repayments. You should contact us earliest possible to discuss repayment alternatives.

<b>Tel:</b>	<ul style="list-style-type: none"><li>• 03-26128 121 (KL)</li><li>• 04-2401 121 (Penang)</li><li>• 07-2881 121 (JB)</li><li>• 082-287 121 (Kuching)</li><li>• 088-477 121 (Kota Kinabalu)</li><li>•</li></ul>
<b>E-mail:</b>	uobcustomerservice@uob.com.my

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](http://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:

<b>Address:</b>	Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur.
<b>Tel:</b>	1-300-88-5465
<b>Fax:</b>	03-21741515
<b>E-mail:</b>	<a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a>

#### 10. Other services available on your credit card

UOB Flexi Credit Plan, UOB Balance Transfer, UOB Balance Conversion, UOB Easi-Payment Plan and Cash Advance.

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

The information provided in this Product Disclosure Sheet is valid as of **1 September 2025**.