

Product Disclosure Sheet
Credit Card/Commercial Card (_ _ / _ _ / _ _ _ _)

Product Disclosure Sheet
(Read this Product Disclosure Sheet before you decide to apply for the UOB Credit Card or Commercial Card. Be sure to also read the general terms and conditions)

 United Overseas Bank (M) Bhd
Credit Card/Commercial Card
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. Visa Infinite Metal Card | 4. Preferred Platinum MasterCard |
| 5. Lady's Solitaire MasterCard | 6. Lady's Platinum MasterCard | 7. Lady's MasterCard | 8. Basic Visa Card |
| 9. ONE Platinum Visa Card | 10. ONE Visa Card | 11. PRVI Miles Visa Card | 12. YOLO Visa 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 improve cash flow. Card types available are Platinum Visa Business Card, Platinum Business MasterCard and World Business MasterCard.
- 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. Card types available are Visa Corporate Card and MasterCard Corporate Card.
- 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. Card types available are Visa Purchasing Card and MasterCard Purchasing Card.

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 no 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 no outstanding balance in the credit card account.

		Annual Rate	
Finance Charges	Purchases	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.
		17% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 10 months or 11 months within the last 12 consecutive months.
		18% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 9 months or less within the last 12 consecutive months.
	Cash Advance	18% per annum	Calculated on a daily rest basis from the date the cash is disbursed until the date of full repayment.
Balance Transfers	18% per annum	Balance Transfer rates are based on promotion basis. Prevailing finance charges of 18% per annum will be calculated on the remaining unpaid outstanding balance after the promotion period has expired.	

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months. Finance charges may continue to be charged until your payments are deemed to have been received by us.

3. What are my obligations?

Minimum monthly repayment	<ul style="list-style-type: none"> 5% of the outstanding balance or a minimum of RM50.00 (whichever is higher); and the total amount of the contracted monthly instalments of any Easi-Payment Plan, Instalment Payment Plan and/ or Balance Transfer; and the contracted monthly term loan instalment for any Automatic Balance Conversion (ABC); and other unpaid minimum payments from previous Statements of Account, subject to a minimum of RM50.00
Interest free period	<ul style="list-style-type: none"> For retail transactions - 20 days from the statement date, if you pay the balance in full and on time. For Commercial Cards (company liability), the interest free period are 30 days from the statement date. If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting date of the transaction. The interest free period is not applicable to balance transfer or cash advances.

• As the principal cardholder, you are liable for all transactions incurred by supplementary cardholders.

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 <i>Privilege Banking Visa Infinite Card application is by invitation only</i>	600.00	300.00
Visa Infinite Card ¹	600.00	300.00
Visa Infinite Metal Card <i>Visa Infinite Metal Card application is by invitation only</i>	3,000.00	800.00
Lady's Solitaire MasterCard ²	300.00	30.00
Preferred Platinum MasterCard	198.00	30.00
PRVI Miles Visa Card	198.00	30.00
ONE Platinum Visa Card	168.00	30.00
Lady's Platinum MasterCard	128.00	30.00
Lady's MasterCard	68.00	30.00
ONE Visa Card	68.00	30.00
YOLO Visa Card	90.00 (7.50/monthly) ³	30.00
Basic Visa Card	72.00 (6.00/monthly) ⁴	30.00

* Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.

¹ Annual fee for Visa Infinite card is waived upon annual spending of RM50,000 and above.

² Annual fee for Lady's Solitaire MasterCard is waived upon annual spending of RM30,000 and above.

³ RM7.50 for YOLO Visa Card is waived upon one (1) retail transaction made per calendar month.

⁴ RM6.00 for Basic Visa Card is waived upon one (1) retail transaction made per statement month.

Commercial Card

Platinum Business Card Corporate Card Purchasing Card	Annual Fee is RM150 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: <ul style="list-style-type: none"> • 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.
World Business MasterCard	Annual Fee is RM388 per card and is waived for first (1st) year.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM50,000 and above.

* Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.

2. Cash advance fee	5% or RM20.00, (whichever is higher) for each Cash Advance Withdrawal + 18% p.a. daily interest.
3. Card replacement fee	RM50.00 per Credit Card (RM500.00 per Metal Card) replacement for a lost or stolen Credit Card.
4. Sales draft retrieval fee	RM5.00 per photocopy and RM15.00 per original.
5. Hardcopy statement fee	RM1 per hardcopy statement per month
6. Additional statement request fee	RM5.00 for walk-in or facsimile request & RM6.00 for normal mail request.
7. Overseas transaction conversion fee	If you use the Credit Card for a transaction in a currency other than Ringgit Malaysia, it will be converted through Visa/MasterCard International at the conversion rate as determined by Visa/MasterCard International as at the time the transaction is posted. In addition, an administration cost of 1% or such other rate as determined by us for the conversion of the transactions made in a currency other than Ringgit Malaysia will be chargeable to you.
8. Dynamic Currency Conversion (DCC) Service (Effective 1 August 2016)	If you use the Credit Card for a transaction at an overseas merchant and choose to pay in Ringgit Malaysia (including online purchases quoted in foreign currency), you are using the Dynamic Currency Conversion (DCC) service. When using the DCC service, the exchange rate used by the overseas merchant may be higher than the exchange rates determined by Visa/ MasterCard International when you pay in foreign currency. In addition, a fee of 0.8% on the converted Ringgit Malaysia amount will be charged.
9. Over limit fee	N/A
10. Service Tax	RM25 (imposed on each principal and supplementary credit card).
11. Refund of Credit Balance	RM2.00 for Commission & RM0.15 for Stamp Duty & RM0.50 for Cheque Processing Fee.

5. What if I fail to fulfil my obligations?

- Late payment charge: maximum of 1% of the outstanding balance or a minimum of RM10.
- 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 credit card account.
- You will be liable for PIN-based unauthorised transactions if you have:
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - voluntarily disclosed your PIN to another person, or
 - recorded your PIN on the credit card, or on anything kept in close proximity with your credit card.
- You will be liable for unauthorised transactions which require signature verification or with a contactless card, if you have:
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - left your credit card or item containing your credit card unattended in places visible and accessible to others; or
 - voluntarily allowed another person to use your credit card.
- 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 I fully settle the balance before its maturity? (For balance transfer or easy payment plans)

- Credit Card / Commercial Card (applicable ONLY to personal liability Commercial Card)
- Lock-in period: No lock-in period
 - Early settlement penalty:
 - Balance Transfer - RM100
 - Flexi – Credit Plan - RM50 and an amount equivalent to 1 month interest payable by the Cardmembers
 - Easi-Payment Plan - RM50

7. What are the major risks?

- If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card.
- If you use your credit card to make repayment for other financing, it may cost you more.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having discovered the loss or unauthorised use of your credit card.

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 transaction alerts and 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 website.

If you have any enquiries, please contact us at: **United Overseas Bank (Malaysia) Bhd**

Tel : Kuala Lumpur: 03-26128121 Penang: 04-2401121 Johor Bahru: 07-2881121 Kuching: 082-287121 Kota Kinabalu: 088-477121

Fax : 03-26900121 Email : uobcustomerservice@uob.com.my

10. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us at the earliest possible time to discuss repayment alternatives. 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. You can contact AKPK at Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.

Hotline: 03-2616 7766 **E-mail:** enquiry@akpk.org.my

If you wish to complain about the product or services provided by us, you may contact us at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) or visit any UOB branches.

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

Tel: 1-300-88-5465 **Fax:** 03-2174 1515

11. Other credit card products available

- Auto Balance Conversion
- Balance Transfer
- Flexi Credit Plan
- Cash Advance
- Easi-Payment Plan
- Instalment Payment Plan
- Credit Shield Plus

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

The information provided in this disclosure sheet is valid as at March 2020.