

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take up the Balance Transfer. Seek clarification from your institution if you do not understand any part of this document or the terms and conditions</p>	<p>UOB MALAYSIA</p> <p>BALANCE TRANSFER REDUCING</p> <p>8th April 2024</p>						
<p>1. What is Balance Transfer?</p> <p>Balance Transfer allows you to transfer part of or all of your outstanding balance(s) from other banks and financial institutions from any principal credit card account under your name (“Balance Transfer Amount”) to any United Overseas Bank (Malaysia) Bhd (“UOB Malaysia”) credit card in your name.</p>							
<p>2. What do I get from this product?</p> <p>You may select a plan with repayment term for your Balance Transfer Amount from 3 months up to 18 months. You will be required to make at least, a monthly minimum payment of 5% per month (or any other rate as determined UOB Malaysia) or Ringgit Malaysia Fifty (RM50) (“Monthly Due Amount”), whichever is higher by, on or before the Payment Due Date as specified in the Statement of Account in accordance with the terms under Cardmember Agreement. Your monthly repayments will be calculated based on reducing balance repayment method.</p> <p>Upon approval of the Balance Transfer Application, you will be charged with a one time non-refundable Upfront Interest (“Special Interest Rate”) agreed upon at the date of approval regardless of any subsequent revisions to the Balance Transfer Special Interest Rate offered.</p> <table border="1" data-bbox="250 1083 1446 1478"> <thead> <tr> <th data-bbox="250 1083 610 1188">Special Interest Rate (%)</th> <th data-bbox="610 1083 894 1188">Special Interest Rate Term</th> <th data-bbox="894 1083 1446 1188">When will the Special Interest Rate Charged</th> </tr> </thead> <tbody> <tr> <td data-bbox="250 1188 610 1478">Up to 5.00% of the total amount approved</td> <td data-bbox="610 1188 894 1478">3, 6, 12 or 18,months</td> <td data-bbox="894 1188 1446 1478">Upon approval, the approved Balance Transfer Amount and the Special Interest Rate will be billed to the Cardmember’s Credit Card Account immediately and will be reflected in the Cardmember’s next immediate Statement of Account.</td> </tr> </tbody> </table> <p>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 to 80% of credit limit or available credit limit, whichever lower and subject to UOB’s discretion.</p>		Special Interest Rate (%)	Special Interest Rate Term	When will the Special Interest Rate Charged	Up to 5.00% of the total amount approved	3, 6, 12 or 18,months	Upon approval, the approved Balance Transfer Amount and the Special Interest Rate will be billed to the Cardmember’s Credit Card Account immediately and will be reflected in the Cardmember’s next immediate Statement of Account.
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<p>3. What are my obligations?</p> <p>Cardmember will be required to make the Monthly Due Amount (as defined above) on or before the Payment Due Date as specified in the Statement of Account in accordance with the terms under Cardmember Agreement.</p>							

For the avoidance of doubt, any repayment (including the Monthly Due Amount) of the approved Balance Transfer Amount together with the Special Interest Rate charged, shall be made to a separate 16 digit Balance Transfer account number as specified in the Statement of Account.

Upon the expiry of the Special Interest Rate Term, the Balance Transfer Amount will be subject to the normal finance charge of One Point Five percent (1.5%) per month or Eighteen percent (18%) per annum or the prevailing regulated interest rate until the date of full repayment.

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

A one time non-refundable Special Interest Rate to be paid upfront upon approval. No other 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 Monthly Due Amount forms part of the calculation towards Minimum Monthly Payment. If the Monthly Due Amount 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 minimum payment requirement(s) due in full for 4 consecutive months or more, all monies due and owing under the Balance Transfer comprising of the total outstanding Balance Transfer amount 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 before its maturity?

If you decide to settle your outstanding Balance Transfer amount before the end of the Program term, you will have to pay UOB all the remaining outstanding Balance Transfer 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, 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.

Tel:	<ul style="list-style-type: none">• 03-26128 121 (KL)• 04-2401 121 (Penang)• 07-2881 121 (JB)• 082-287 121 (Kuching)• 088-477 121 (Kota Kinabalu)•
E-mail:	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 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

10. Other services available on your credit card

UOB Flexi Credit Plan, UOB Balance Transfer Instalment, 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 OUTSTANDING BALANCES.