

UOB BALANCE TRANSFER REDUCING BALANCE PROGRAM TERMS AND CONDITIONS

The terms and conditions in this document will apply to the United Overseas Bank (Malaysia) Bhd (271809-K) ("UOBM") Balance Transfer Reducing Balance Program ("the Programme") and are to be read in conjunction with the UOB Visa / MasterCard Cardmember Agreement ("the Cardmember Agreement").

If there is any inconsistency between this document and the Cardmember Agreement, the terms and conditions in this document will prevail and apply for all matters in connection with the Programme. Unless defined differently in this document, words and expressions used in this document will have the same meaning as in the Cardmember Agreement.

1. The Programme is open to all new and existing principal UOBM Credit Cardmembers ("Cardmembers") who are also principal Cardmembers of Credit or Charge Card(s) issued by other financial institutions licensed under the Financial Services Act 2013 or Credit and Charge Card companies approved by Bank Negara Malaysia to issue Credit and Charge Cards ("other Card Issuers").
2. Cardmembers may apply to transfer an outstanding balance(s), from his/her Credit or Charge Card Account(s) held with other Card Issuers to any UOBM Credit Card Account held in their name subject to the terms and conditions in this document ("Application").
3. Cardmembers can submit more than one (1) Application under the Programme and approval will be subject to the available Credit Limit and UOBM's right to approve or reject any Application.
4. UOBM can, at its sole and absolute discretion, approve or reject any Application without giving any reason for the decision, and to determine the amount allowed to be transferred.
5. Approvals may be subjected to further terms and conditions as may be imposed by UOBM at any time at its absolute discretion by giving prior notice to the Cardmembers.
6. The UOBM Credit Card Account must be current and in good standing with sufficient available Credit Limit to enable the successful execution of the approved transfer amount.
7. Cardmembers can transfer up to 80% of their Credit Limit from their UOBM Credit Card Accounts or up to 100% of the available Credit Limit provided that such transfer under this Programme does not at any one time exceed the Credit Limit. The transfer is subject to a minimum amount of RM1,000 per Application for each Cardmember for all his combined UOBM Credit Card Accounts. UOBM can change the minimum and/or maximum amount at any time at its absolute discretion by giving prior notice to the Cardmembers.
8. Upon approval of the Application under the Programme and upon the debiting of the Cardmembers' UOBM Credit Card Accounts with the outstanding balance, the outstanding balance or any part of the outstanding balance will be subject to the relevant Special Interest Rate for the whole of the Special Interest Rate Term.
9. Once the outstanding balance amount to be transferred ("Balance Transfer Amount") has been approved, the corresponding amount of the Cardmembers' Credit Limit will be reserved for this purpose and the available Credit Limit balance will be reduced accordingly. UOBM shall not be liable

to the Cardmembers for any transactions rejected by merchants due to insufficient Credit Limit arising from this.

10. In circumstances where the UOBM Credit Card Account that is linked to the Programme has yet to be activated by the Cardmembers, the Cardmembers consent and authorise UOBM to debit the UOBM Credit Card Account with the outstanding balance amount transferred.

11. The Balance Transfer Amount shall be billed to the Cardmembers on the next statement date following the date of transfer and shall be repayable in accordance with the terms and conditions in this document and the terms and conditions in the Cardmember Agreement.

12. For specific Programmes (Plan 1, 2 and 3 or any other plans as may be determined by UOBM, from time to time, at its sole discretion), the Balance Transfer Amount shall be deemed to be an outstanding balance in the UOBM Credit Card Account in which the Balance Transfer Amount is transferred to. Due to the above, any subsequent retail transactions charged to the UOBM Credit Card Account shall bear Finance Charges as mentioned in the Cardmember Agreement, from the date of the transaction till the date of payment in full of all outstanding amounts of the Credit Card Account.

13. Pending the approval of the Application, the Cardmembers shall continue to be liable to make payment(s) on their other Credit or Charge Card Account(s) in accordance with the terms governing the same. UOBM shall not be liable to the Cardmembers for any interest or other charges incurred by the Cardmembers caused by the delay or failure on the part of UOBM in making payment to the other Credit or Charge Card Account(s).

14. During the Programme period, the Cardmembers shall continue to make the minimum payment of Five per cent (5%) per month 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 of the Cardmember Agreement.

15. The Special Interest Rate may be varied and amended by UOBM in its absolute discretion from time to time by giving days notice to the Cardmembers. Such variations and amendments will not affect the Cardmembers whose Application had been approved or the outstanding balance amounts have been transferred under this Programme prior to such variations and amendments.

16. For the avoidance of doubt, the Special Interest Rate and the Special Interest Rate Term only applies to the Balance Transfer Amount or any part of the Balance Transfer Amount under this Programme.

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

18. An Early Settlement Fee of RM100 will be charged immediately in the event of any one or a combination of the following occurrences:

- i. The Cardmembers terminate or discontinue the Programme by making full payment prior to the expiry of the Special Interest Rate Term;
- ii. The Cardmembers cancel his/her UOBM Credit Card Account;
- iii. UOBM terminates or closes the Cardmembers' UOBM Credit Card Account in accordance to the cardmember agreement.

19. Upon closure of the UOBM Credit Card Account in accordance with the Cardmember Agreement, this Programme shall immediately terminate and the Cardmembers are liable to settle in full all the outstanding balance and fee charges imposed by UOBM under this Programme.

20. The Cardmember is liable to pay for any r taxes or levies which as at the date of approval of the Cardmember's application for the Program or at any date subsequent to the date of approval of the Cardmember's application for the Program, is required by law to be paid to any body or authority having jurisdiction over UOBM, in respect of any fees and charges charged or incurred by UOBM in relation to providing the Program to the Cardmember.

21. Upon UOBM's approval of cardmember application under this Programme, it shall be deemed that you have consented to terminate the Auto-Apportionment Payment service (AAP) for Balance Transfer account. If cardmember wish to retain AAP, please contact our call centre (call center phone number) for further assistance.

22. The Cardmember consents and agrees that taxes or levies incurred by UOBM in relation to the Program provided by UOBM to the Cardmember, shall be borne by and charged to the Cardmember and in the event that UOBM shall effect payment on the Cardmember's behalf, the Cardmember shall be liable to reimburse UOBM for such amounts paid and UOBM has the right to credit such taxes, duties and levies to the Credit Card Account.

23. In addition, upon the occurrence of any one or more of the following events:

- i. Breach of any of the terms and conditions in this document;
- ii. An event of default under the Cardmember Agreement;
- iii. Delay or failure to pay any sums due under this Programme;
- iv. Failure to pay on the Payment Due Date any money or to discharge any obligation or liability payable by the Cardmembers from time to time to UOBM under any agreement with UOBM or under any banking/credit facilities; the total outstanding under the Programme shall immediately be due and payable and shall bear interest at eighteen per centum (18%) per annum and shall be payable in accordance with the Cardmember Agreement. Such default shall also entitle UOBM to cancel, revoke, suspend or restrict the use of the UOBM Credit Card and to consolidate all outstanding amounts under the Programme into the UOBM Credit Card Account.

24. UNIRinggit or Smart\$ Rebates will not be awarded under this Programme.

25. Any changes to fees and charges can be made by UOBM at any time at its absolute discretion by giving prior notice to the Cardmembers.

26. UOBM shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Cardmembers resulting directly or indirectly by the Cardmembers' participation in the Programme.

27. UOBM reserves the right at any time to add, delete, suspend or vary the terms and conditions in this document, wholly or in part at its absolute discretion by way of posting on UOBM's website or in any other way deemed suitable by UOBM with prior notice.

28. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.