

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p><b>Read this Product Disclosure Sheet before you decide to take out the UOB Flexi Credit Plan. Seek clarification from us if you do not understand any part of this document or the terms and conditions</b></p>	<p><b>UOB MALAYSIA BERHAD</b></p> <p><b>UOB Flexi Credit Plan</b></p> <p><b>07 April 2025</b></p>						
<p><b>1. What is UOB Flexi Credit Plan?</b></p> <p>UOB Flexi Credit Plan allows you to withdraw cash from your available credit limit and repay it in monthly installments over a selected tenure. The cash will be disbursed to your choice of current or savings account in your name within 7 working days from the date of successful application.</p>							
<p><b>2. What do I get from this product?</b></p> <p>After the approval of the UOB Flexi Credit Plan, you will be charged with the interest rate agreed throughout the tenure regardless of any subsequent revisions to the UOB Flexi Credit Plan interest rates offered.</p> <table border="1" data-bbox="250 772 1393 1016"> <thead> <tr> <th data-bbox="250 772 558 877">Effective interest rate (%)</th> <th data-bbox="558 772 1055 877">Flat interest rate (for comparison purposes only)</th> <th data-bbox="1055 772 1393 877">Tenure (months)</th> </tr> </thead> <tbody> <tr> <td data-bbox="250 877 558 1016">Up to 17.90% p.a.</td> <td data-bbox="558 877 1055 1016">Up to 10.41% p.a. depending on the effective interest rate &amp; tenure applied for.</td> <td data-bbox="1055 877 1393 1016">6, 12, 24, 36, 48 or 60 months</td> </tr> </tbody> </table> <p>The minimum UOB Flexi Credit Plan amount is RM1,000 and the maximum amount will be subject to your available credit limit and UOB's discretion.</p>		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 effective interest rate & tenure applied for.	6, 12, 24, 36, 48 or 60 months
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<p><b>3. What are my monthly obligations?</b></p> <p>The UOB Flexi Credit Plan monthly instalment amount is fixed. Any pre-payment or excess payment will not reduce the Outstanding Principal or the subsequent UOB Flexi Credit Plan monthly instalment and will only be treated by the Bank as advance payment.</p> <p>You will not be entitled to any reward points and/or cash rebates from the UOB Flexi Credit Plan.</p> <p>The UOB Flexi Credit Plan'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.</p> <p>The UOB Flexi Credit Plan's 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 disbursement date until the next immediate statement cycle date, with the subsequent monthly instalment's interest calculated on a full statement cycle period.</p> <p><b>Illustration of the monthly repayment calculation:</b> Customer applies for a UOB Flexi Credit Plan amount of RM1,000 for a 12-month tenure with a corresponding effective interest rate of 9.80% per annum on 15<sup>th</sup> March 2025. Accordingly, the total interest amount at the end of 12 months will be RM48.69 and the total repayment amount at the end of 12 months will be RM1,048.69.</p>							

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

Month	Outstanding FCP Amount (RM)	Monthly FCP Interest Amount (RM)	Monthly FCP Principal Repayment (RM)	FCP Instalment Repayment (RM)
1	1,000.00	*2.68	79.66	82.34
2	920.34	7.66	80.16	87.82
3	840.18	6.77	81.05	87.82
4	759.13	6.32	81.50	87.82
5	677.63	5.46	82.36	87.82
6	595.27	4.95	82.87	87.82
7	512.40	4.26	83.56	87.82
8	428.84	3.45	84.37	87.82
9	344.47	2.87	84.95	87.82
10	259.52	2.09	85.73	87.82
11	173.79	1.45	86.37	87.82
12	87.42	0.73	87.42	88.15
<b>Total</b>		48.69	1,000	1,048.69

\*Example: Statement cycle falls on the 24<sup>th</sup> of the month and your Flexi Credit Plan was disbursed on 15<sup>th</sup> of the month.

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

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

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

Interest payable for the first month's instalment will be calculated from 15<sup>th</sup> March to 24<sup>th</sup> March:

$$10/365 \times 9.80\% \times \text{RM}1,000 = \text{RM}2.68$$

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 25<sup>th</sup> March to 24<sup>th</sup> April:

$$31/365 \times 9.80\% \times \text{RM}920.34 = \text{RM}7.66$$

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

Subject to UOB's approval, you may at any time cancel your UOB Flexi Credit Plan or elect for early settlement of the UOB Flexi Credit Plan 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 Flexi Credit Plan** (as at the date of early termination or cancellation) together with the total outstanding

principal under the UOB Flexi Credit Plan for such early termination or cancellation. More details at <https://www.uob.com.my/personal/cards/credit-card-features/flexi-credit.page>

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

The UOB Flexi Credit Plan instalments form part of the Minimum Payment Due which must be settled by you on or before Payment Due Date. The UOB Flexi Credit Plan 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 Flexi Credit Plan monthly instalment(s) due in full for 4 consecutive months or more, all monies due and owing under the UOB Flexi Credit Plan, comprising of the total outstanding UOB Flexi Credit Plan monthly instalment and the total unbilled principal of the UOB Flexi Credit Plan together with the applicable finance charge under the UOB Flexi Credit Plan will be due and payable, which we will be entitled to demand from you in full.

**6. What if I fully settle the UOB Flexi Credit Plan before its maturity?**

Subject to UOB's approval, you may at any time cancel your UOB Flexi Credit Plan or elect for early settlement of the UOB Flexi Credit Plan 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 Flexi Credit Plan** (as at the date of early termination or cancellation) together with the total outstanding principal under the UOB Flexi Credit Plan 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 Flexi Credit Plan, 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 us at 03-2612 8121 0000 (Kuala Lumpur), 04-2401 121 (Penang), 07- 2881121 (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 us at 03-2612 8121 0000 (Kuala Lumpur), 04-2401 121 (Penang), 07- 2881121 (Johor Bahru), 082-287 121 (Kuching) or 088-477 121 (Kota Kinabalu)

**OR**

For full terms and conditions, visit our UOB homepage at <http://www.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>

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR UOB FLEXI CREDIT PLAN OUTSTANDING BALANCES.**

The information provided in this Product Disclosure Sheet is valid as of 07 April 2025.