

Permanent Limit Increase Terms & Conditions

By clicking on 'Submit Now', I have read, understood, agreed to the Declaration and Terms and Conditions for Permanent Limit Increase and provide my concurrence to pull bureau data. All information furnished or to be furnished by me in this form to United Overseas Bank (Malaysia) Bhd ((Reg. No. 199301017069 (271809-K)) ("UOB" or the "Bank") is true, accurate and complete. I shall contact UOB to update all information if there is any changes prior to submitting this application.

Declaration and Terms and Conditions for Permanent Limit Increase

(1) I understand and acknowledged that this application is for Permanent Limit Increase in my Card and is subject to UOB approval. All matters relating to my application (including the approval of the Permanent Limit Increase) will be at UOB's discretion in accordance with its own policies and Bank Negara Malaysia guidelines. I understand that I can make changes to my credit limit subsequently by contacting UOB via uobcustomerservice@uob.com.my or UOB Chat assist www.uob.com.my/personal/chat.page

(2) I confirm that I have been made aware and I fully understand that in accordance with prevailing Bank Negara Malaysia Guidelines, if my annual income is RM36,000 or less, I can only hold credit cards as a Principal Cardmember from a maximum of two (2) credit card issuers ("Maximum Issuer Restriction").

I declare that so long as the Maximum Issuer Restriction applies to me:

- (a) I will be holding credit cards from a maximum of two (2) credit card issuers (including the Bank as an issuer); and
- (b) If I am an existing or new UOB Principal Cardmember holding credit card from more than 2 credit card issuers (including UOB), I understand that the maximum credit limit shall be no more than two times of my monthly income per credit card issuer.

(3) I declare, acknowledge, agree and confirm that all information furnished or to be furnished by me in this form to UOB is true, accurate and complete. I shall contact UOB to update all information if there is any changes prior to submitting this application.

(4) I understand and acknowledge that UOB will conduct the necessary credit checks on me and to process (including but not limited to disclose, collect, use, store, transfer and share) the data/information obtained in accordance with the section "Disclosure" under the UOB Visa/Mastercard Cardmember Agreement.



(5) I understand and acknowledge that once approved, the increase in credit limit will be reflected in the Central Credit Reference Information Systems (CCRIS) or any credit bureau maintained by Bank Negara Malaysia.

(6) I understand and acknowledge that an increase in my credit limit will also be an increase in my supplementary cardholder's credit limit (for shared limit), hence, my further instruction to the Bank will be required if I do not want to share credit limit with my supplementary cardholder.

(7) I confirm that I do not have any on-going applications for (i) temporary limit increase (ii) additional UOB credit card application (iii) UOB credit card conversion application and/or (iv) other UOB credit cards related application ("On-going Application") which is still pending approval from UOB, prior to this permanent limit increase application. I understand that my permanent limit increase application will not be processed if I have any On-going Application pending.

(8) I understand that the UOB will take at least fourteen (14) business days for processing subject to UOB receiving my complete application together with complete income document. Processing may delay if my declaration is not accurate; income document is incomplete or requires further clarification.

The above terms shall be read together with UOB Visa/Mastercard Cardmember Agreement. Please refer to UOB Credit Cards Terms and Conditions at www.uob.com.my/personal/cards/credit-cards-terms.page for the extended terms and conditions on credit limit.

Important Note

For a full and detailed list of our charges and Privacy Notice, kindly log on to our website www.UOB.com.my and www.uob.com.my/default/privacy-policy.page

