

UOB CREDIT CARD FEES & CHARGES

Finance Charges	Tier	Per Annum (%)	Rate Qualification
(i) Retail Transactions (Effective 1 May 2012)	Tier 1	15%	You promptly pay the Minimum Payment Due by the Payment Due Date for the immediately preceding 12 consecutive months.
	Tier 2	17%	You promptly pay the Minimum Payment Due by the Payment Due Date for at least 10 of the immediately preceding 12 consecutive months.
	Tier 3	18%	You do not fall into Tiers 1 or 2.
(ii) Cash Advance		18%	Daily interest from the total cash advance amount
(ii) Cash Advance Fee	5% of the amount withdrawn or a minimum of RM20.00 whichever is higher, for each Cash Advance transaction.		
Minimum Payment Due (monthly)	5% of the outstanding balance or RM50.00 (whichever is higher).		
Late Payment Charge (Effective 1 April 2015)	A minimum of RM10.00 or 1% of total outstanding balance excluding Finance Charges and fees as at Statement Date (whichever is higher), up to a maximum of RM100.00		
Interest-Free Period	20 days from the Statement Date and applicable if you make full payment by the Payment Due Date. If you make partial payment, finance charges for retail transactions will be calculated from the day the transactions are posted to the Credit Card Account.		
Conversion for overseas transactions	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.		

Dynamic Currency Conversion (DCC) fee	<p>Dynamic Currency Conversion (“DCC”) is a service which may be offered by certain overseas merchants to provide you with the option to pay for your foreign currency transactions (including overseas purchases and online purchases) with your Credit Card in Ringgit Malaysia at the point of sale.</p> <p>The exchange rate for DCC would be determined by the relevant overseas merchant. Please note that if you choose to pay using DCC service, the exchange rate used by the relevant merchant for the conversion may be higher than the exchange rate as determined by Visa/MasterCard International when you pay in foreign currency. You are advised to consider the above when deciding whether to use DCC service.</p> <p>Effective 1 May 2016: All foreign currency transactions converted through the DCC service shall be subject to a DCC fee of 0.80% of the transacted/converted Ringgit Malaysia transaction amount, being the fee/charge imposed by Visa/MasterCard International on the transaction.</p>
Credit Shield	RM0.65 per RM100.00 outstanding balance.
Lost or Stolen Credit Card Replacement	RM50.00 per Credit Card (RM500.00 per Metal Card) replacement for a lost or stolen Credit Card.
Credit Card Courier / Delivery fees for Gift Redemption & Privileges Shopping Items (per item)	<p>RM15.00 – Within Malaysia.</p> <p>RM50.00 – Outside Malaysia.</p>
Sales Draft Retrieval	RM5.00 per photocopy and RM15.00 per original.
Credit Card Statement Request	<p>RM5.00 – walk-in or facsimile request.</p> <p>RM6.00 – mail request.</p>
Refund of Credit Balance	<p>RM0.15 – Stamp Duty.</p> <p>RM2.00 – Commission.</p>
Service Tax	Effective 1 September 2018, RM25 will be imposed on each principal and supplementary credit card upon card issuance date and on the anniversary of your card issuance date.