

Credit Card Application Form/Borang Permohonan Kad Kredit

* YES! I wish to apply for (please tick '✓')/YA! Saya ingin memohon (sila tandakan '✓')

<input type="checkbox"/> Privilege Banking Visa Infinite Card	<input type="checkbox"/> Visa Infinite Metal Card
<input type="checkbox"/> Platinum Business MasterCard	<input type="checkbox"/> Visa Infinite Card
<input type="checkbox"/> Preferred Platinum MasterCard	<input type="checkbox"/> Platinum Business Visa
<input type="checkbox"/> Lady's Solitaire MasterCard	<input type="checkbox"/> PRVI Miles Visa Card
<input type="checkbox"/> Lady's MasterCard	<input type="checkbox"/> Lady's Platinum MasterCard
<input type="checkbox"/> ONE Platinum Visa Card	<input type="checkbox"/> Basic Visa Card
<input type="checkbox"/> YOLO Visa Card	<input type="checkbox"/> ONE Visa Card

* Document requirement/Dokumen yang diperlukan:

Please submit a photocopy of NRIC (both sides) together with any one and/or more of the following documents/Sila kemukakan salinan kad pengenalan (kedua-dua bahagian) beserta satu dan/atau lebih daripada dokumen-dokumen berikut:

Employed/Bekerja

- Latest salary slip/Penyata gaji terkini;
- Latest EPF statement/ Penyata KWSP terkini;
- Latest tax return with LHDN receipt/ Pulangan cukai terkini dengan resit LHDN;
- Personal bank statement (showing salary credited)/Penyata bank terkini (menunjukkan gaji dikreditkan)

Self-employed/Bekerja Sendiri

- Latest 6 months bank statement (showing business turnover)/Penyata bank 6 bulan terkini (menunjukkan perolehan perniagaan);
- Form 9 & 24/Company and/or Business Registration/Borang 9 & 24/Pendaftaran Syarikat dan/atau Perniagaan;
- Latest tax return with LHDN receipt/ Pulangan cukai terkini dengan resit LHDN

ONE Account with Credit Card Application/ONE Account Bersama dengan Permohonan Kad Kredit

- I/we wish to have my/our ONE Account to be linked with the following above UOB Credit Card./Saya/Kami ingin ONE Account saya/kami untuk dihubungkan dengan Kad Kredit UOB yang dipilih seperti diatas.***
- I/we do not wish to apply for ONE Account in the event my/our credit card application was not successful./Saya/kami tidak mahu memohon ONE Account sekiranya permohonan kad kredit saya/kami tidak diluluskan.

For Bank's Use/Untuk Kegunaan Bank

ONE Account Number/Nombor ONE Account : - - - Account Type : D

Credit Card Application only (Pls indicate your ONE Account number)/Permohonan Kad Kredit sahaja (Sila nyatakan nombor ONE Account anda)

- I/we wish to have my/our ONE Account to be linked with the following selected UOB Credit Card./Saya/kami ingin ONE Account saya/kami untuk dihubungkan dengan Kad Kredit UOB yang dipilih seperti diatas.***

ONE Account Number/Nombor ONE Account : - - - Account Type : D (For Bank Use Only)

*** Terms & Conditions of One Account applies/Terma dan syarat ONE Account dikenakan.

* My Personal Details/Butir-butir Peribadi Saya

Mr/Encik Ms/Cik Mdm/Puan Others/Lain-lain (Please specify/Sila nyatakan) _____ Sex/Jantina Male/Lelaki Female/Perempuan
 Name (The name should be identical to NRIC/Passport)/Nama (Seperti di KP/Pasport) _____ Date of Birth/Tarikh Lahir _____

Name To Appear On Card (The name should be similar to NRIC/Passport) (Not more than 19 characters)
 Nama Tertera Pada Kad (Seperti di KP/Pasport) (Tidak melebihi 19 huruf)

Company Name to be embossed on Card (applicable for Platinum Business Card only)
 Nama Syarikat/Perniagaan Tertera pada Kad (Untuk Kad Platinum Bisnes UOB sahaja)

NRIC/Passport No./No. Kad Pengenalan/Pasport

Old/Lama New/Baru - - -

Citizenship/Warganegara Malaysian/Malaysia Others/Lain-lain _____ Resident/Residen Yes/Ya No/Tidak

Residence Country/Negara Tempat Tinggal Malaysia/Malaysia Others/Lain-lain _____ Permanent Resident/Penduduk Tetap Yes/Ya No/Tidak

Marital Status/Taraf Perkahwinan Single/Bujang Married/Berkahwin Divorced/Bercerai Widowed/Balu/Duda

Race/Bangsa Malay/Melayu Chinese/Cina Indian/India Others/Lain-lain _____

Bumiputera/Bumiputera Yes/Ya No/Tidak Others/Lain-lain (Applies to Foreigners only/Sah untuk Warganegara Asing sahaja)

Highest Educational Qualification/Taraf Pendidikan Primary/Sekolah Rendah Secondary/Sekolah Menengah College/Kolej Tertiary (Please specify)/Universiti (Sila nyatakan) _____

Residential Address/Alamat Rumah

L1

L2

L3

Postcode/Poskod City Town/Bandar

State/Negeri

Country/Negara

Home Country Address/Alamat Negara Asal (Applicable for all non-Malaysian and non-Malaysian PR applicants only/ Berkenaan kepada semua warga asing dan pemastautin warga asing)

L1

L2

L3

Postcode/Poskod City Town/Bandar

State/Negeri

Country/Negara

Please provide justification if home country does not match with country of citizenship (otherwise, may be left as blank)/Sila nyatakan penjelasan jika negara asal tidak sama dengan negara kewarganegaraan (jika tidak, tinggal kosong): _____

Home Tel No./No. Tel Rumah

Handphone/Telefon Bimbit

E-mail Address/Alamat E-mel (* Mandatory field)

(ii) As the Bank's customer, I/we am/are aware that I/we may receive calls, sms and marketing collateral/information on products and services of other UOB Group companies not distributed by the Bank. In the event that I/we choose not to receive such calls or marketing collateral/information, I/we am/are aware that I/we will have to take steps to contact UOB Contact Centre 03-26128121./Sebagai pelanggan Bank, saya/kami mungkin menerima panggilan, sms dan maklumat/kolateral pemasaran tentang produk dan perkhidmatan bagi syarikat-syarikat lain Kumpulan UOB yang tidak diedarkan oleh Bank. Sekiranya saya/kami memilih untuk tidak menerima panggilan atau maklumat/kolateral pemasaran, saya/kami akan mempunyai langkah-langkah untuk menghubungi Pusat Hubungan UOB 03-26128121.

(iii) I/We shall be liable to pay for any service tax (SST) or other taxes or levies which as at the date of the issuance of the credit card(s) as specified in this form or the provision of services by the Bank to me/us or at any date subsequent to the above, is required by law to be paid to any body or authority having jurisdiction over the Bank, in respect of any monies charged or incurred by the Bank, in addition to all other monies payable to the Bank./Saya/Kami akan bertanggungjawab untuk membayar apa-apa cukai perkhidmatan (SST) atau cukai lain atau levi iaitu pada tarikh pengeluaran kad kredit sebagaimana yang dinyatakan dalam borang ini atau penyediaan perkhidmatan oleh bank kepada saya/kami pada sebarang tarikh selepas di atas, dikehendaki oleh undang-undang hendaklah dibayar kepada mana-mana badan atau pihak berkuasa yang mempunyai bidang kuasa ke atas bank, berkenaan dengan apa-apa wang yang dikenakan atau ditanggung oleh pihak bank, sebagai tambahan kepada semua wang lain yang harus dibayar kepada pihak bank.

(iv) I/We consent and agree that any service tax (SST) or other taxes or levies incurred by the Bank in relation to the credit card(s) as specified above by me/us or the provision of services by the Bank to me/us, shall be borne by and charged to me/us and in the event that the Bank shall effect payment on my/our behalf, I/we shall be liable to reimburse the Bank for such amounts paid./Saya/Kami membenarkan dan bersetuju bahawa apa-apa cukai perkhidmatan (SST) atau cukai lain atau levi yang dikenakan oleh bank berhubung dengan kad kredit seperti yang ditentukan di atas oleh saya/kami atau penyediaan atau perkhidmatan oleh bank kepada saya/kami yang lain, hendaklah ditanggung oleh dan dikenakan kepada saya/kami dan sekiranya bank itu membuat bayaran bagi pihak saya/kami sendiri, saya/kami akan bertanggungjawab untuk membayar balik kepada bank untuk amaun yang telah dibayar.

(v) I/We shall not dispute the authenticity and contents of the fax copy of

this application form received by the Bank which shall be regarded as original, for all purposes including for purposes of any legal proceedings, and the said faxed copy shall be inclusive, valid and binding. Without prejudice to the foregoing, I/we shall retain the original signed application form at all times and produce to the Bank upon request./Saya/Kami tidak akan mempertikaikan kesahihan dan kandungan salinan faks borang permohonan ini yang diterima oleh Bank hendaklah dianggap sebagai yang asal, untuk semua tujuan termasuk untuk mana-mana tujuan prosiding undang-undang, dan salinan faks tersebut hendaklah inklusif, sah dan mengikat. Tanpa menjejaskan kenyataan sebelumnya, saya/kami hendaklah menyimpan borang permohonan asal yang ditandatangani setiap masa dan mengemukakan kepada Bank sekiranya diminta.

(vi) I/We hereby confirm I/we received, read, understand and agreed to be bound by the Privacy Notice issued by United Overseas Bank (Malaysia) Bhd as may relate to the processing of my/our personal data./Saya/Kami mengesahkan bahawa saya/kami telah menerima, membaca, memahami dan bersetuju untuk terikat dengan Notis Peribadi yang dikeluarkan oleh United Overseas Bank (Malaysia) Bhd berkaitan dengan pemrosesan data peribadi saya/kami.

(vii) I/We agree and confirm that any records and information including but not limited to my/our signature in this application may be used for the opening of any other personal account(s) with the Bank and the application of the debit card via Personal Internet Banking and the operation of such personal account(s) and use of such debit card./Saya/Kami bersetuju dan mengesahkan bahawa apa-apa rekod dan maklumat termasuk tetapi tidak terhad kepada tandatangan saya/kami dalam permohonan ini boleh digunakan untuk pembukaan mana-mana akaun peribadi lain dengan Bank dan permohonan kad debit melalui Internet Peribadi Perbankan dan pengendalian akaun peribadi sedemikian dan penggunaan kad debit sedemikian.

* I/We hereby consent to the Bank to release any information about myself/ourselves to any third party for marketing, promotional and/or cross-selling purposes./Saya/Kami mengizinkan Bank memberikan apa-apa maklumat mengenai saya/kami kepada pihak ketiga untuk pemasaran, promosi dan/atau tujuan penjualan silang.

Yes/Ya No/Tidak

I/we hereby understand and agree with my/our obligation during sales solicitation./Saya/kami dengan ini memahami dan bersetuju dengan tanggungjawab saya/kami semasa permintaan jualan.

* Principal Applicant's Signature/ Date/Tarikh:
Tandatangan Ahli Kad Utama

** Supplementary Applicant's Signature/ Date/Tarikh:
Tandatangan Pemohon Kad Tambahan

Before you acknowledge receipt and/or use the Visa/MasterCard Card issued by the Bank, please read carefully the Terms and Conditions under the Cardmember Agreement, that will be sent with the Visa/MasterCard Card. For a full and detailed list of our charges, kindly log on to our website www.uob.com.my/Sebelum anda mengakui menerima dan/atau menggunakan Kad Visa/MasterCard yang dikeluarkan oleh United Overseas Bank (Malaysia) Bhd, sila baca dengan teliti Terma dan Syarat yang terkandung di bawah Perjanjian Ahli Kad Visa/MasterCard UOB, yang akan dihantar dengan Kad Visa/MasterCard. Sila layari laman web kami www.uob.com.my untuk senarai penuh dan terperinci semua caj kami.

For Bank Use Only/Untuk Kegunaan Bank Sahaja

For Branch/MST/TMK Use/Untuk Kegunaan Cawangan/MST/TMK

For BPA Use/Untuk Kegunaan BPA

Introduced and/or Completed By/ Diperkenalkan dan/atau Dilengkapkan Oleh	Comments/Komen		Source of Wealth/Sumber Kekayaan :	
	Name>Nama		Anticipated Account Activity/ Aktiviti Akaun Yang Dijangkakan :	
	Signature/Tandatangan	Date/Tarikh		
	Designation/Jawatan	Tel/Ext/Tel/Talian		
	Staff ID/No. Pekerja	_____		
	DIV/Dept/Br/Bhg/Jab/Cawangan	_____		
Source Code/Kod Sumber	_____			
Supplementary Card Source Code/ Kod Sumber Kad Tambahan	_____			
Reviewed By/ Disemak Oleh	Comments/Komen			
	Name>Nama			
	Signature/Tandatangan	Date/Tarikh		
	Designation/Jawatan			
MNC/GLC/PLC	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable (NA)			
CV	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable (NA)			

Source of Application/Sumber Permohonan

Face-to-Face/Bersemuka Non Face-to-Face/Tidak Bersemuka

(For Face-to-Face applications, you must select one of the below/Untuk aplikasi bersemuka, anda mesti memilih salah satu di bawah)

Roadshow/Tapak Pameran: Location/Lokasi: _____ Month/Bulan: _____

Field Visits to Office/Company/Lawatan ke Pejabat/Syarikat Site Visit Date/Tarikh Lawatan: _____

Referral/Rujukan: Name>Nama: _____

Others/Lain-lain: _____

(Please specify: e.g. walk-in, relative, friend, etc./Sila nyatakan: contohnya walk-in, saudara, kawan, dll.)

Product Disclosure Sheet
Credit Card/Commercial Card (_ _ / _ _ / _ _ _ _)

Product Disclosure Sheet
(Read this Product Disclosure Sheet before you decide to apply for the UOB Credit Card or Commercial Card. Be sure to also read the general terms and conditions)

 United Overseas Bank (M) Bhd
Credit Card/Commercial Card
1. What is this product about?

Credit Card – This is an unsecured credit facility that the bank grants you along with a plastic card. A credit card can be used to make payment for any goods and services at a merchant or to withdraw cash via Cash Advance from an ATM facility. Card types available:

- | | | | |
|---|-------------------------------|-----------------------------|----------------------------------|
| 1. Privilege Banking Visa Infinite Card | 2. Visa Infinite Card | 3. Visa Infinite Metal Card | 4. Preferred Platinum MasterCard |
| 5. Lady's Solitaire MasterCard | 6. Lady's Platinum MasterCard | 7. Lady's MasterCard | 8. Basic Visa Card |
| 9. ONE Platinum Visa Card | 10. ONE Visa Card | 11. PRVI Miles Visa Card | 12. YOLO Visa Card |

Commercial Card – A credit card program that facilitates the corporation with a better way to manage their business expenses. Card types available:

- Business Card – offered to businessmen under retail/SMI/SME segment as a time and cost saving alternative to traditional payment methods. It separates company and personal expenses and centralizes all their business spending such as travel and entertainment, insurance premium, fuel expenses and mobile phones bills in a single card and greatly improve cash flow. Card types available are Platinum Visa Business Card, Platinum Business MasterCard and World Business MasterCard.
- Corporate Card – offered to public listed companies/local and multi-national large corporate/statutory bodies to simplify management of travel and entertainment (T&E) expenses. It provides a one-stop that integrates all card users' T&E expenses and information to manage spending more effectively as company receives consolidated information for all T&E expenses. Card types available are Visa Corporate Card and MasterCard Corporate Card.
- Purchasing Card – a payment/procurement/credit card offered to all business segments for payments of business expenses such as utility bills (eg. telephone, electricity), municipal council, insurance premiums, travel expenses (eg. airline tickets, hotels booking, car rentals), offices supplies (eg. newspapers & magazine subscriptions, stationeries, computer hardware/software/maintenance) and office service providers (eg. courier companies, legal & company secretarial services, office cleaner services). It replaces the traditional purchase order and payment process for high volume of low-value items. It is an innovative business-to-business procurement solution that simplifies authorization and provides for payment and settlement. It significantly reduces the time and cost associated with paying for indirect business-to-business goods and services by eliminating paper-based purchased order and invoice processing. It is convenient way to manage procurement and allows vendors to be paid on time and enhances customers' ability to focus on core business. Card types available are Visa Purchasing Card and MasterCard Purchasing Card.

2. What do I get from this product?

Credit Limit
Credit Card – Subject to the bank's approval which will be made known to you. The Finance Charge free period is 20 days from the statement date of retail transaction (s), provided there is no outstanding balance in the credit card account.

Commercial Card – Subject to the bank's approval which will be made known to you. The Finance Charge free period is 30 days from the statement date of retail transaction (s), provided there is no outstanding balance in the credit card account.

		Annual Rate	
Finance Charges	Purchases	15% per annum (Effective 1st April 2012)	Cardmembers who promptly settle Minimum Payment Due by the respective Payment Due Date for 12 months within the last 12 consecutive months.
		17% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 10 months or 11 months within the last 12 consecutive months.
		18% per annum (Effective 1st May 2012)	Cardmembers who promptly settle their Minimum Payment Due by the respective Payment Due Date for 9 months or less within the last 12 consecutive months.
	Cash Advance	18% per annum	Calculated on a daily rest basis from the date the cash is disbursed until the date of full repayment.
	Balance Transfers	18% per annum	Balance Transfer rates are based on promotion basis. Prevailing finance charges of 18% per annum will be calculated on the remaining unpaid outstanding balance after the promotion period has expired.

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months. Finance charges may continue to be charged until your payments are deemed to have been received by us.

3. What are my obligations?

Minimum monthly repayment	<ul style="list-style-type: none"> 5% of the outstanding balance or a minimum of RM50.00 (whichever is higher); and the total amount of the contracted monthly instalments of any Easi-Payment Plan, Instalment Payment Plan and/or Balance Transfer; and the contracted monthly term loan instalment for any Automatic Balance Conversion (ABC); and other unpaid minimum payments from previous Statements of Account, subject to a minimum of RM50.00
Interest free period	<ul style="list-style-type: none"> For retail transactions - 20 days from the statement date, if you pay the balance in full and on time. For Commercial Cards (company liability), the interest free period are 30 days from the statement date. If you do not pay in full and on time, finance charges on retail transactions will be calculated from the posting date of the transaction. The interest free period is not applicable to balance transfer or cash advances.

- As the principal cardholder, you are liable for all transactions incurred by supplementary cardholders.

4. What are the fees and charges I have to pay?
1. Annual Fee
Credit Card

Card Type	* Principal (RM)	* Supplementary (RM)
Privilege Banking Visa Infinite Card <i>Privilege Banking Visa Infinite Card application is by invitation only</i>	600.00	300.00
Visa Infinite Card ¹	600.00	300.00
Visa Infinite Metal Card <i>Visa Infinite Metal Card application is by invitation only</i>	3,000.00	800.00
Lady's Solitaire MasterCard ²	300.00	30.00
Preferred Platinum MasterCard	198.00	30.00
PRVI Miles Visa Card	198.00	30.00
ONE Platinum Visa Card	168.00	30.00
Lady's Platinum MasterCard	128.00	30.00
Lady's MasterCard	68.00	30.00
ONE Visa Card	68.00	30.00
YOLO Visa Card	90.00 (7.50/monthly) ³	30.00
Basic Visa Card	72.00 (6.00/monthly) ⁴	30.00

* Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.

¹ Annual fee for Visa Infinite card is waived upon annual spending of RM50,000 and above.

² Annual fee for Lady's Solitaire MasterCard is waived upon annual spending of RM30,000 and above.

³ RM7.50 for YOLO Visa Card is waived upon one (1) retail transaction made per calendar month.

⁴ RM6.00 for Basic Visa Card is waived upon one (1) retail transaction made per statement month.

Commercial Card

Platinum Business Card Corporate Card Purchasing Card	Annual Fee is RM150 per card and is waived for first (1st) two (2) years.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM24,000 and above. • 75% waiver for annual spending RM18,000 and above. • 50% waiver for annual spending RM12,000 and above. • 25% waiver for annual spending RM6,000 and above.
World Business MasterCard	Annual Fee is RM388 per card and is waived for first (1st) year.* For subsequent years, Annual Fee is waived automatically according to the following card spending structure: <ul style="list-style-type: none"> • 100% waiver for annual spending RM50,000 and above.

* Effective 1st September 2018, SST of RM25 will be charged for each credit card on a yearly basis.

2. Cash advance fee	5% or RM20.00, (whichever is higher) for each Cash Advance Withdrawal + 18% p.a. daily interest.
3. Card replacement fee	RM50.00 per Credit Card (RM500.00 per Metal Card) replacement for a lost or stolen Credit Card.
4. Sales draft retrieval fee	RM5.00 per photocopy and RM15.00 per original.
5. Hardcopy statement fee	RM1 per hardcopy statement per month
6. Additional statement request fee	RM5.00 for walk-in or facsimile request & RM6.00 for normal mail request.
7. Overseas transaction conversion fee	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.
8. Dynamic Currency Conversion (DCC) Service (Effective 1 August 2016)	If you use the Credit Card for a transaction at an overseas merchant and choose to pay in Ringgit Malaysia (including online purchases quoted in foreign currency), you are using the Dynamic Currency Conversion (DCC) service. When using the DCC service, the exchange rate used by the overseas merchant may be higher than the exchange rates determined by Visa/ MasterCard International when you pay in foreign currency. In addition, a fee of 0.8% on the converted Ringgit Malaysia amount will be charged.
9. Over limit fee	N/A
10. Service Tax	RM25 (imposed on each principal and supplementary credit card).
11. Refund of Credit Balance	RM2.00 for Commission & RM0.15 for Stamp Duty & RM0.50 for Cheque Processing Fee.

5. What if I fail to fulfil my obligations?

- Late payment charge: A minimum of RM10.00 or 1% of the total outstanding balance (whichever is higher), up to a maximum of RM100.00.
- Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account.
- You will be liable for PIN-based unauthorised transactions if you have:
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - voluntarily disclosed your PIN to another person, or
 - recorded your PIN on the credit card, or on anything kept in close proximity with your credit card.
- You will be liable for unauthorised transactions which require signature verification or with a contactless card, if you have:
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card, or
 - left your credit card or item containing your credit card unattended in places visible and accessible to others; or
 - voluntarily allowed another person to use your credit card.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

6. What if I fully settle the balance before its maturity? (For balance transfer or easy payment plans)

- Credit Card / Commercial Card (applicable ONLY to personal liability Commercial Card)
- Lock-in period: No lock-in period
 - Early settlement penalty:
 - Balance Transfer - RM100
 - Flexi – Credit Plan - RM50 and an amount equivalent to 1 month interest payable by the Cardmembers
 - Easi-Payment Plan - RM50

7. What are the major risks?

- If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card.
- If you use your credit card to make repayment for other financing, it may cost you more.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having discovered the loss or unauthorised use of your credit card.

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 transaction alerts and correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information on cards, please refer to the bankinginfo booklet on 'Credit Cards', available at all our branches and www.bankinginfo.com.my website.

If you have any enquiries, please contact us at: **United Overseas Bank (Malaysia) Bhd**

Tel : Kuala Lumpur: 03-26128121 Penang: 04-2401121 Johor Bahru: 07-2881121 Kuching: 082-287121 Kota Kinabalu: 088-477121

Fax : 03-26900121 Email : uobcustomerservice@uob.com.my

10. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us at the earliest possible time to discuss repayment alternatives. 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. You can contact AKPK at Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.

Hotline: 03-2616 7766 **E-mail:** enquiry@akpk.org.my

If you wish to complain about the product or services provided by us, you may contact us at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) or visit any UOB branches.

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

Tel: 1-300-88-5465 **Fax:** 03-2174 1515

11. Other credit card products available

- Auto Balance Conversion
- Balance Transfer
- Flexi Credit Plan
- Cash Advance
- Easi-Payment Plan
- Instalment Payment Plan
- Credit Shield Plus

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at November 2020.