

UOB COMMERCIAL CHARGE CARD FEES & CHARGES

Late Payment Charge	A minimum of RM50 or 3.5% of total outstanding balance remained unpaid after the payment due date (whichever is higher)
Interest-Free Period	For retail transactions - 1 calendar month from the statement date, outstanding balance must be settled by payment due date.
Cash Advance Fee	Up to 5% from the total cash advance or minimum RM20, whichever is higher
Overseas transaction conversion fee	If you use the Commercial Charge Card for a transaction in a currency other than Ringgit Malaysia, it will be converted through the relevant Card Association at the conversion rate as determined by such relevant Card Association 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)Service	<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 Commercial Charge 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 the relevant Card Association when you pay in foreign currency. You are advised to consider the available options when deciding whether to use DCC service.</p> <p>Effective 1 July 2021: All foreign currency transactions converted through the DCC service shall be subject to a DCC fee of 1% of the transacted/converted Ringgit Malaysia transaction amount, being the fee/charge imposed by the relevant Card Association on the transaction.</p>
Lost or Stolen Replacement	RM50.00 per replacement for lost or stolen Commercial Charge Card- If applicable
Sales Draft Retrieval	RM5.00 per photocopy and RM15.00 per original.
Hardcopy statement fee (Effective 20 August 2021)	RM2.00 per hardcopy statement per month

Additional Statement Request Fee	RM5.00 – walk-in or facsimile request. RM6.00 – mail request.
Refund of Credit Balance	RM0.15 – Stamp Duty & RM0.50 for Cheque Processing Fee. RM2.00 – Commission.
Sales and Service Tax	RM25 will be imposed on each Commercial Charge Card issued on its approval date and subsequently upon the anniversary of its approval date.