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| <p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take out the UOB Flexi Credit Plan. Seek clarification from your institution if you do not understand any part of this document or the terms and conditions</p> | <p>UOB MALAYSIA BERHAD</p> <p>UOB Flexi Credit Plan</p> <p>July 17, 2023</p> |
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1. What is UOB Flexi Credit Plan?

UOB Flexi Credit Plan is a cash advance facility, which allows you to obtain cash advance from your credit card. The cash advance applied for will be disbursed to your choice of current or savings account in your name with UOB or other banks. Repayment of UOB Flexi Credit Plan amount is through equal monthly instalments.

2. What do I get from this product?

You will be able to enjoy cash advance at your own disposal. The cash advance amount applied for under the UOB Flexi Credit Plan; subject to UOB's discretion, will be obtained through your Card credit limit. 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.

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.

| Flat interest rate (%) | Effective interest rate (for comparison purposes only) | Tenure (months) |
|------------------------|---|--------------------------------|
| Up to 9.20% p.a. | Up to 16.77% p.a. depending on the flat interest rate & tenure applied for. | 6, 12, 24, 36, 48 or 60 months |

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.

UOB Flexi Credit Plan is calculated using a flat interest rate, which means your monthly instalment amount (with interest) remains unchanged throughout the repayment period. The monthly interest remains unchanged and will be reflected in your monthly billing statements.

The effective interest rate is used only as a comparison. It is not used to calculate your instalment plan. Effective interest rate is used to calculate interest on the decreasing outstanding balance each month. The monthly interest is not fixed, but the total interest across the repayment period is the same as the amount using the flat interest rate.

3. What are my monthly obligations?

The UOB Flexi Credit Plan interest will be computed based on the agreed flat interest rate. Please refer to the illustration below for the interest and repayment calculation.

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.

You will not be entitled to any reward points and/or cash rebates from the UOB Flexi Credit Plan.

Illustration of the monthly repayment calculation:

Customer applies for a UOB Flexi Credit Plan amount of RM12,000 for a 12-month tenure with a corresponding flat interest rate of 9.20% per annum on 17th July 2023. Based on the example above, the UOB Flexi Credit Plan monthly instalment payable over 12 months will be RM1092.00 and the total repayment amount at the end of 12 months will be RM13,104.00.

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

| Month | Outstanding Principal (RM) | Monthly Instalment (RM) | Interest Payable (RM) | Principal Repayment (RM) |
|--------------|----------------------------|-------------------------|-----------------------|--------------------------|
| 1 | 12,000.00 | 1,092.00 | 92.00 | 1,000.00 |
| 2 | 11,000 | 1,092.00 | 92.00 | 1,000.00 |
| 3 | 10,000 | 1,092.00 | 92.00 | 1,000.00 |
| 4 | 9,000 | 1,092.00 | 92.00 | 1,000.00 |
| 5 | 8,000 | 1,092.00 | 92.00 | 1,000.00 |
| 6 | 7,000 | 1,092.00 | 92.00 | 1,000.00 |
| 7 | 6,000 | 1,092.00 | 92.00 | 1,000.00 |
| 8 | 5,000 | 1,092.00 | 92.00 | 1,000.00 |
| 9 | 4,000 | 1,092.00 | 92.00 | 1,000.00 |
| 10 | 3,000 | 1,092.00 | 92.00 | 1,000.00 |
| 11 | 2,000 | 1,092.00 | 92.00 | 1,000.00 |
| 12 | 1,000 | 1,092.00 | 92.00 | 1,000.00 |
| Total | | 13,104.00 | 1,104.00 | 12,000.00 |

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

A non-refundable cash advance fee of the UOB Flexi Credit Plan amount (or such other amount as may be determined by UOB for each UOB Flexi Credit Plan application) will be debited from your Credit Card account. For the applicable cash advance fee, please see the applicable fees and charges at <http://www.uob.com.my>

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 usual 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 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:

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| Address: | Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur. |
| Tel: | 1-300-88-5465 |
| Fax: | 03-21741515 |
| E-mail: | bnmtelelink@bnm.gov.my |



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 17 July 2023.