

## INTEREST-FREE INSTALMENT PAYMENT PLAN FORM

Yes, I wish to purchase the Product(s) or Services from the following Authorised Merchant:

Company Name : \_\_\_\_\_

### CARDMEMBER'S PARTICULARS

Name : \_\_\_\_\_ (as per I/C) NRIC No: \_\_\_\_\_

Tel (Off): \_\_\_\_\_ (Hse): \_\_\_\_\_ (H/P): \_\_\_\_\_

As per the Instalment Payment Plan below, please debit my purchase to my UOB Visa / MasterCard Card ("VISA/MASTERCARD" CARD)

Account No:

VISA/MASTERCARD CARD expiry date: \_\_\_\_\_

### INSTALMENT PAYMENT PLAN

Product/Service Description: \_\_\_\_\_

Purchase Amount : RM \_\_\_\_\_ Invoice No: \_\_\_\_\_

IPP Instalment Amount : Equal monthly amounts of RM \_\_\_\_\_

Interest Free Tenure : \_\_\_\_\_ months

#### Declaration & Signature

I authorise the Bank to debit my VISA/MASTERCARD CARD Account with the above stated IPP Instalment Amount on a monthly basis for the duration of the stated Interest Free Tenure. I have read and understood and agreed to be bound by the UOB Interest-Free Instalment Plan Terms and Conditions printed herein.

Cardmember's Signature (as per UOB VISA or UOB MasterCard Card Account) \_\_\_\_\_ Date \_\_\_\_\_

**Only applicable for a minimum purchase and/or charge of RM1,000 to the UOB VISA/UOB MasterCard Card.**

### UOB INTEREST-FREE INSTALMENT PAYMENT PLAN TERMS & CONDITIONS

1. You agree that your participation in this Interest-Free Instalment Payment Plan scheme (IPP) will be governed by these terms and conditions (Terms) and any other rules, procedures or instructions which we, United Overseas Bank (Malaysia) Bhd ("the Bank") may from time to time use.
2. You will also continue to be bound by the Bank's Cardmember Agreement and all terms and references used, defined or construed therein and in our materials shall where applicable have the same meanings and construction in these Terms.
3. You and/or your supplementary cardmember may purchase the selected Product(s) and/or Service(s) under IPP by making payment of the Purchase Amount in equal monthly instalments over the selected Interest Free Tenure as stated in the attached authorisation form.
4. By signing the said authorisation form or charge slip, you are deemed to have irrevocably and unconditionally agreed that each IPP Instalment Amount will be billed to your VISA / MASTERCARD CARD Account. Unless specifically stated otherwise, the 1st Instalment shall commence on the date of purchase. Subsequent instalments will be progressively billed on a monthly basis without the need for further signatures to be obtained. Each IPP Instalment Amount billed will be reflected in your monthly statement of account as a normal charge to your VISA / MASTERCARD CARD Account and be payable by you in accordance with the terms of Cardmember's Agreement.
5. Subject to clause 8 herein and your payment of each IPP Instalment Amount in accordance with these terms and the Bank's Cardmember Agreement, no Finance Charge shall be incurred by you on the Purchase Amount during the Interest Free Tenure. In the event of any late payment of the IPP Instalment Amount or in the event of a default under the terms herein and/or the Cardmember Agreement, the Finance Charge and all other fees and charges as prescribed under the Bank's Cardmember Agreement shall be applicable.
6. You understand that upon processing the authorisation form or charge slip, your available combined Credit Limit will be provisionally reduced by earmarking an amount, equivalent to the Purchase Amount which will not be available to you but will be progressively restored on a monthly basis as you make your repayment of each IPP Instalment Amount.
7. You may participate in IPP only if you ensure that:
  - (1) the Purchase Amount and/or the amount to be charged to your VISA/MASTERCARD Account is not less than the minimum amount determined by us from time to time;
  - (2) the available combined Credit Limit for your VISA / MASTERCARD CARD Account is sufficient for the earmarking of the Purchase Amount of your selected product and/or service and
  - (3) you are not in breach of the Cardmember Agreement.
8. Upon the occurrence of any one or more of the following events, the total Purchase Amount or the total aggregate sum of any remaining IPP Instalment Amount shall become immediately due and payable:
  - (1) you are in breach of any of these Terms or any provisions of the Cardmember Agreement;
  - (2) you default in the payment of any sums due under the Cardmember Agreement or these Terms;
  - (3) we terminate or suspend your VISA / MASTERCARD CARD Account;
  - (4) you terminate your VISA / MASTERCARD CARD Accounts;
  - (5) you terminate the IPP transactions;
  - (6) you successfully return the product(s) and/or cancel the service(s) purchased under the IPP to the Authorised Merchant and obtain a refund therefor;
  - (7) your death, bankruptcy or other legal disability; or
  - (8) any provision herein is declared by any judicial or competent authority to be void, voidable or otherwise unenforceable.
9. We are not the manufacturer or supplier (or the agent of the Authorised Merchant) of any of the products featured / or do not represent or warrant that any of the Products or Services of the Authorised Merchant shall be fit for its purpose or be of merchantable quality. We shall not be in any way liable for any claim, injury, expense, loss or damage brought or incurred by any party whatsoever, or for any other matter arising from or in connection with the use of any Product or supply of any Services purchased hereunder or your participation in IPP. You agree that any complaints or comments you may have in relation to any Product or Services purchased or in respect of any accompanying terms and conditions imposed by the Authorised Merchant in relation to such Products or Services shall be directed to the Authorised Merchant.
10. The Cardmember agrees that the Bank shall have the right to, from time to time, vary, add to, delete or amend the rates, fees, charges as well as any terms and conditions herein by notifying you of such variation, addition, deletion or amendment. The notification of such variation, addition, deletion or amendment shall be made in accordance with the terms of the Cardmember Agreement.
11. Our decision on all matters relating to IPP shall be final and conclusive and no correspondence shall be entertained. The Bank reserves the absolute right to reject any application for the Interest-Free Instalment Payment Plan without cause.
12. You agree that the IPP Instalment Amount shall be rounded up by the Bank to one decimal