



**Get extra cash for
your tertiary needs
with UOB CashPlus Personal Loan**



At a glance

- Affordable monthly instalments from as low as S\$390⁴
- 0% processing fee
- Choose between tenors of 12-60 months
- Instant disbursement for funds credited to UOB Current/Savings accounts

Loan Tenor (Months)	Processing fee (%)	Flat rates (% p.a.)	Effective interest rates ³ (% p.a.)
12	0%	3.4%	6.22%
24			6.40%
36			6.42%
48			6.40%
60			6.36%

Affordable monthly repayment

Illustration of S\$20,000 course fees for a 60 months tenor	
Interest payable at 3.4%	S\$3,400 ^{1,2}
One time processing fee	Waived
Monthly repayment	S\$390 ²

Your interest savings in total

	UOB CashPlus Personal Loan	Other banks' credit cards
Interest Rate	3.4% p.a. (EIR 6.22%)	28% p.a.
Interest Chargeable	S\$3,400 ²	S\$28,000

 Save up to S\$24,600⁴ in total

UOB CashPlus Features

- Personal line of credit where you can enjoy a credit limit up to 6X⁵ your monthly income
- Access the credit limit like a regular bank account via online funds transfers, bill payments, cash withdrawal or pay for your retail purchases using the UOB CashPlus Visa Card
- Apply for a Balance Transfer or a Personal Loan with the account

Eligibility criteria to apply for a UOB CashPlus Personal Loan (if you do not have an existing account)

- Singapore Citizen or Permanent Resident
- 21 - 65 years old
- Minimum annual income of S\$30,000
- UOB Personal Loan will require a UOB CashPlus to grant the loan amount

Apply



Email our UOB loan specialist at directsalescards@uobgroup.com for more details. Do include your **Name** and **Mobile no.** for contact purposes.

¹Interest is computed based on the Effective Interest Rate (EIR) payable on a reducing balance basis.

²Amount quoted is rounded up for illustration purpose.

³The effective interest rate ('EIR') is the actual interest rate incurred using the loan facility taking into account of the total charges and the way the repayment is made. Thereafter, UOB CashPlus prevailing interest rate will apply.

⁴Assuming Principal amount of S\$20,000 with 60 months tenor

⁵6X (capped at S\$200,000) if your annual income is S\$120,000 and above, and 4X if your annual income is less than S\$120,000.

For full terms and conditions, please visit uob.com.sg/ploan

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