



**IMPORTANT INFORMATION / MAKLUMAT PENTING**

**What is Minimum Payment Due? / Apakah Bayaran Minimum?**

5% of the Total Balance Due or a minimum of RM50, whichever higher. / 5% daripada jumlah Bayaran Perlu Dibayar atau minimum RM50, yang mana lebih tinggi.

**Payment Methods / Cara Pembayaran**

Payment can be made via: / Bayaran boleh dibuat melalui:

- Standing Instruction to debit your UOB current/savings account; / Arahan Tetap untuk debit akaun semasa/simpanan UOB anda;
- UOB Call Centre Phone Banking; / Perbankan Telefon UOB Call Center;
- UOB Internet Banking; / Perbankan Internet UOB;
- Cash/Cheque through the Cash/Cheque Deposit Machine/Over-the-Counter at any United Overseas Bank Branches or at UOB Credit Card Centre; / Wang Tunai/Cek menerusi Mesin Deposit Tunai/Cek atau melalui kaunter di mana-mana Cawangan United Overseas Bank atau Pusat Kad Kredit UOB;
- Fund transfer from your deposit account to your Credit Card account through ATM. / Pindahan Dana daripada akaun deposit anda kepada akaun Kad Kredit anda menerusi ATM.

If you are mailing in your payment, please:- / Untuk pembayaran melalui pos, sila:-

- Make your cheque payable to "UOB Card Centre for (your name)"; / Keluarkan cek di atas nama "UOB Card Centre (diikuti nama anda)";
- Write your name and card account number(s) on the back of the cheque; / Tuliskan nama dan nombor (- nombor) akaun kad anda dibelakang cek;
- Enclose the payment advice slip at the bottom portion of your statement together with your cheque and send to "United Overseas Bank Card Centre, P.O.Box 10621, 50720 Kuala Lumpur". / Lampirkan slip maklumat pembayaran yang terdapat pada bahagian bawah penyata anda, bersama-sama cek anda dan poskan ke "United Overseas Bank Card Centre, P.O. Box 10621, 50720 Kuala Lumpur".

Your payment will be credited upon clearance of the cheque. / Pembayaran anda akan dikreditkan apabila cek tersebut dijelaskan.

**Note: Please DO NOT send cash through the post. / Nota: JANGAN kirimkan wang tunai melalui pos.**

**SCENARIO ON PAYING ONLY MINIMUM MONTHLY REPAYMENT:**

The following table illustrates the amount of interest incurred and the repayment period, under different Total Balance Due scenarios if you continue to pay only the Minimum Payment Due at the interest rate of **18% p.a.** The computations are based on (1) 5% minimum payment monthly or RM50, whichever is higher, made on payment due date, (2) using 30 days as one month, (3) no new retail transactions, (4) the 20 days interest-free period shall not be applicable as you are not making full payment of the Total Balance Due on or before the payment due date, (5) the assumption that the interest rate is the same for the entire tenure of repayment of the Total Balance Due.

*Note: For Private Label (PLC) cardmembers full payment of the Total Balance Due has to be made.*

**SENARIO SEKIRANYA HANYA MEMBAYAR BAYARAN MINIMUM BULANAN:**

Jadual berikut memberi gambaran jumlah faedah yang dikenakan dan tempoh pembayaran balik, bagi senario-senario berbeza Baki Perlu Bayar sekiranya anda hanya membuat bayaran minimum secara berterusan di bawah kadar faedah **18% setahun**. Pengiraan adalah berdasarkan (1) 5% bayaran minimum bulanan atau RM50, mengikut mana yang lebih tinggi, dibuat pada tarikh cukup tempoh, (2) menggunakan 30 hari sebagai satu bulan, (3) tiada transaksi pembelian baru, (4) Tempoh 20 hari bebas-faedah tidak terpakai memandangkan anda tidak membuat bayaran penuh Baki Perlu Bayar pada atau sebelum tarikh tamat tempoh, (5) Anggapan pada kadar faedah adalah sama bagi sepanjang tempoh pembayaran balik Baki Perlu Bayar.

*Nota: Untuk Pemegang Kad Label Persendirian (PLC), pembayaran penuh untuk Baki Perlu Bayar harus dibuat.*

Standard illustrative example on how long it would take pay off outstanding balance / Contoh penerangan mengenai tempoh pembayaran baki tertunggak.

**Examples under different outstanding amount scenarios / Contoh bagi senario-senario baki belum jelas yang berbeza**

Total Balance Due (RM) / Baki belum jelas (RM)	3,000		5,000		10,000	
Repayment / Pembayaran balik	Pay only minimum amount (RM150) / Bayaran hanya minimum (RM150)	Pay RM250 / Bayar RM250	Pay only minimum amount (RM250) / Bayaran hanya minimum (RM250)	Pay RM 350 / Bayar RM350	Pay only minimum amount (RM500) / Bayaran hanya minimum (RM500)	Pay RM600 / Bayar RM600
Repayment Period (months) / Tempoh pembayaran balik (bulan)	4 years 8 months	1 year 3 months	5 years 10 months	1 year 6 months	7 years 5 months	1 year 9 months
Total interest incurred / Jumlah faedah yang dikenakan	RM1,055	RM333	RM1,912	RM670	RM4,055	RM1,594

**IMPORTANT NOTES FOR CARDMEMBERS / MAKLUMAT PENTING BAGI PEMEGANG KAD**

**A) Finance Charges / Caj Kewangan**

Finance Charges: Retail Transactions (Effective 1 May 2012) / Caj Kewangan: Transaksi Runcit (Berkuatkuasa 1 Mei 2012)	Tier / Peringkat	Per Annum / Setahun (%)	Rate Qualification / Kadar Kelayakan
	Tier 1 / Peringkat 1	15%	You promptly pay the Minimum Payment Due by the Payment Due Date for the immediately preceding 12 consecutive months. / Anda segera menjelaskan Bayaran Minimum Perlu Dibayar sebelum Tarikh Akhir Pembayaran bagi 12 bulan terakhir berturut-turut.
	Tier 2 / Peringkat 2	17%	You promptly pay the Minimum Payment Due by the Payment Due Date for at least 10 of the immediately preceding 12 consecutive months. / Anda segera menjelaskan Bayaran Minimum Perlu Dibayar sebelum Tarikh Akhir Pembayaran bagi sekurang-kurangnya 10 daripada 12 bulan terakhir berturut-turut.
	Tier 3 / Peringkat 3	18%	You do not fall into Tiers 1 or 2. / Anda tidak tergolong dalam Peringkat 1 atau 2.

- **Over-the-limit charges / Caj Lebih Had**  
No charges / Tiada caj
- **Sales Draft Retrieval Fee / Permintaan Draf Jualan**  
RM5.00\* per Sales Draft (Photocopy) & RM15.00\* per Sales Draft (Original) / RM5.00 setiap Draf Jualan (Salinan) & RM15.00\* setiap Draf Jualan (Asli)
- **Statement Request Fee / Fi Permintaan Penyata**  
RM5.00\* for walk in or facsimile request & RM6.00\* via email request / RM5.00\* untuk permintaan datang sendiri atau faksimili & RM6.00\* untuk permintaan melalui pos
- **Credit Card Courier / Delivery fees for Gift Redemption & Privileges Shopping Items (per Item) / Kurier Kad Kredit / Fi Penghantaran bagi Penebusan Hadiah & Keistimewaan Item Beli-belah (setiap item)**  
RM15.00\* within Malaysia & RM50 outside Malaysia / RM15.00\* di dalam Malaysia & RM50 ke luar Negara.
- **Refund of Credit Balance / Pemulangan Baki Kredit**  
RM2.00\* for Commission & RM 0.15 for Stamp Duty. / RM2.00\* untuk Komisen & RM0.15 untuk Duti Setem.

- F) Early Settlement Penalty (for balance transfer or flexi payment product) / Penalti Penyelesaian Awal (untuk pindaan baki atau pelan kredit- fleksi)**
- 1) Balance Transfer- RM100. / Pindaan Baki- RM100.
  - 2) Flexi-Credit Plan- RM50. / Pelan Kredit-Fleksi- RM50.

- G) Conversion for overseas transactions / Penukaran bagi transaksi luar negara**

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 /

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Interest-Free Period / Tempoh Tanpa Faedah	20 days from the Statement Date and applicable if you make full payment by the Payment Due Date. If you make partial payment, finance charges for retail transactions will be calculated from the day the transactions are posted to the Credit Card Account. / 20 hari dari Tarikh Penyata dan adalah berkenaan jika pembayaran penuh dibuat sebelum Tarikh Akhir Pembayaran. Jika pembayaran sebahagian dibuat, caj kewangan bagi transaksi runcit akan dikira dari tarikh transaksi dimasukkan dalam Akaun Kad Kredit.
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The Total Balance Due on Cash Advance(s) will be subjected to Finance Charge of 18% per annum, calculated on a daily rest basis from the date the cash is disbursed until repayment thereof. / Semua Baki Perlu Bayar ke atas Pendahuluan Tunai akan dikenakan Caj Kewangan sebanyak 18% setahun, dikira berdasarkan kiraan ke atas baki harian dari tarikh wang tunai itu dikeluarkan sehingga tarikh bayaran balik tunai tersebut.

The formula used for the computation of Finance Charge is as follows: / Formula yang digunakan untuk pengiraan Caj Kewangan adalah seperti berikut:

$f = (B) \times (P/D) \times (R)$	$F = \text{Sum}(f) / \text{Jumlah}(f)$
F	- is the total Finance Charge imposed for the month.
Sum(f)	- is the sum of all Finance Charges computed on the different Balances that may be imposed with Finance Charges over the applicable periods during the month.
f	- is the Finance Charges for a particular Balance B computed over the period of P days.
B	- is the Balance that is imposed with Finance Charge.
P	- is the respective period in days on which the Balance "B" is imposed with Finance Charges.
D	- is the number of days used as the base for the annual rate.
R	- is the nominal Finance Charge annual rate stated.
F	- adalah jumlah Caj Kewangan yang dikenakan untuk sesuatu bulan.
Jumlah(f)	- adalah jumlah semua Caj Kewangan yang dikira ke atas Baki berlainan yang mungkin dikenakan dengan Caj Kewangan ke atas tempoh boleh digunakan semasa sesuatu bulan.
f	- adalah Caj Kewangan untuk sesuatu baki B yang dikira ke atas tempoh P hari.
B	- adalah Baki yang dikenakan dengan Caj Kewangan.
P	- adalah tempoh tertentu dalam hari, yang mana Baki "B" dikenakan dengan Caj Kewangan.
D	- adalah bilangan hari yang digunakan sebagai asas untuk kadar tahunan.
R	- adalah kadar tahunan Caj Kewangan nominal yang dinyatakan.

Balance Transfers / Pemindahan Baki 18% p.a. or 1.5% per month of the full outstanding balance calculated on a daily rest basis until the amount is settled in full. / 18% setahun atau 1.5% sebulan daripada baki tertunggak yang dikira berdasarkan baki harian sehingga jumlah itu diselesaikan sepenuhnya

**B) Payment Allocation Notice / Notis Peruntukan Pembayaran**

Payments made to the Bank in respect of the card account will be applied to the outstanding amount of the card transactions, the order of settlement starting from the amounts subject to the highest rate to the amounts subject to the lowest rate. / Bayaran yang dibuat kepada Bank bagi akaun kad akan digunakan untuk jumlah tertunggak bagi transaksi kad, urutan penyelesaian bermula dari jumlah-jumlah yang tertakluk kepada kadar yang paling tinggi ke jumlah-jumlah yang tertakluk kepada kadar yang paling rendah.

**C) Late Payment Charges / Caj Pembayaran Lewat**

1% of the total outstanding balance as at statement date or a minimum of RM10, whichever is higher, subject to a maximum of RM100. / 1% daripada jumlah keseluruhan baki tertunggak pada tarikh penyata atau minimum RM10, yang mana lebih tinggi, tertakluk kepada maksimum RM100.

**D) Cash Advance Fees / Fi Wang Pendahuluan**

A one time fee of 5%\* on the amount withdrawn or RM20.00\* + 18% p.a daily interest, whichever is higher will be charged to your account. / Satu Fi sekali bayar sebanyak 5%\* daripada jumlah yang dikeluarkan atau RM20.00\* + faedah harian 18% setahun, yang mana lebih tinggi akan dicajkan kepada akaun anda.

**E) Other Fees/Charges / Lain-lain Fi/Yuran**

- Replacement for lost or stolen card / Penggantian kad hilang atau kecurian
- RM50 per card replacement / RM50 setiap kad penggantian

Jika anda menggunakan Kad Kredit untuk transaksi dalam mata wang selain daripada Ringgit Malaysia, ia akan ditukar melalui Visa / MasterCard International pada kadar pertukaran yang ditentukan oleh Visa / MasterCard International pada masa transaksi tersebut dicatatkan. Di samping itu kos pentadbiran sebanyak 1% atau kadar lain yang ditentukan oleh kami untuk pertukaran transaksi yang dibuat dalam mata wang selain daripada Ringgit Malaysia akan dikenakan kepada anda.

**H) Dynamic Currency Conversion (DCC) Service / Perkhidmatan Dynamic Currency Conversion (DCC)**

All foreign currency transactions converted into Ringgit Malaysia through the DCC service will be subject to a fee of 0.8%\* of the converted Ringgit Malaysia transaction amount being the fee/ charge imposed by Visa/ MasterCard International on the transaction. / Semua perbelanjaan mata wang asing yang ditukar melalui perkhidmatan DCC akan dikenakan fi DCC sebanyak 0.8%\* atas jumlah Ringgit Malaysia yang diurusniagakan/ ditukar, sebagai fi/ caj yang dikenakan oleh Visa/MasterCard International atas perbelanjaan tersebut.

**I) Betting Transactions / Urusniaga Pertaruhan**

All betting transactions, which include purchase of lottery tickets and chips at gaming casinos, off-track betting and wagers at race tracks, will be treated as Cash Advance transactions and the relevant Cash Advance Fee and Finance Charges will apply. / Semua urusniaga pertaruhan termasuk pembelian tiket loteri dan cip permainan kasino, pertaruhan di luar dan dalam kawasan padang lumba akan dianggap sebagai urusniaga Pendahuluan Tunai dan tertakluk kepada Fi Pendahuluan Tunai serta Caj Kewangan yang berkaitan.

**J) Lost Or Stolen Card / Kehilangan Atau Kecurian Kad**

Report your lost or stolen card immediately with UOB Call Centre or if you are traveling abroad, please contact VISA/MASTERCARD Travel Service Centre or nearest affiliates, followed by a written confirmation and a police report. RM50 is charged for the replacement of a lost or stolen card. In the event you fail to lodge a report, you will be held liable for all unauthorized charge and transactions incurred even if the amount incurred exceeds the Credit Limit whether before or after the receipt by the Bank of the written confirmation or police report. / Laporkan segera kad anda yang hilang atau dicuri kepada UOB Call Centre, atau jika anda berada di luar negara, hubungi VISA/MASTERCARD Travel Service Centre atau anggota gabungannya yang berdekatan, diikuti dengan pengesahan bertulis dan laporkan polis. Caj sebanyak RM50 akan dikenakan bagi manggantikan kad yang hilang atau dicuri. Jikalau anda gagal melaporkan kad yang hilang atau dicuri, anda akan bertanggungjawab ke atas sebarang caj-caj dan transaksi yang dibuat tanpa kebenaran walaupun jumlahnya melebihi had kredit sama ada sebelum atau selepas pihak Bank menerima pengesahan secerd bertulis atau salinan laporkan polis.

**K) Right to set-off / Hak untuk tolak-selesa**

We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this card account. / Kami berhak untuk tolak selesa sebarang baki kredit dalam akaun yang disimpan dengan kami terhadap sebarang baki tertunggak dalam akaun kad kredit ini.

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<b>Statement Date</b> Tarikh Penyata	21 SEP 24	<b>Minimum Payment Due</b> Bayaran Minimum	761.80
<b>Payment Due Date</b> Tarikh Akhir Bayaran	11 OCT 24	<b>Combined Limit</b> Had Gabungan	30,000.00

Previous Balance Baki Terdahulu (RM)	Credit / Payment Kredit / Bayaran (RM)	Debits / Fees Debit / Yuran (RM)	Retail Purchase Pembelian Runcit (RM)	Cash Advance Pendahuluan Tunai (RM)	Total Balance Due Baki Perlu Bayar (RM)
3,837.96	4,034.07	79.80	2,114.16	.00	1,997.85

Transaction Date Tarikh Transaksi	Transaction Description Huraian Transaksi			RM	Transaction Amount Amaun Transaksi (RM)
ONE PLATINUM VISA CARD	**4141-7000-0404-2195** JOE CHANG  COMBINED LIMIT RM 30,000.00 PREVIOUS BAL 07 SEP ANNUAL FEE WAIVER  08 SEP PAYMENT REC'D WITH THANKS-PIB  21 SEP CASH REBATE OTHERS  21 SEP CASH REBATE PETROL  22 AUG BHPETROL JALAN CHERAS 1 & KUALA LUMPUR MY 27 AUG BHPETROL KARAK-KL HIGHWAY PAHANG MY 29 AUG CELCOM RPS136941226 KUALA LUMPUR MY 31 AUG BHPETROL TAMAN SRI ENDAH KUALA LUMPUR MY 04 SEP PETRON ML3 JLN KLG LAM KUALA LUMPUR MY  SUB-TOTAL 361.39  MINIMUM PAYMENT DUE 50.00				1,349.40 195.00 CR  1,349.40 CR 0.38 CR 0.73 CR 93.35 70.10 191.85 101.44 100.76  361.39 50.00
VISA INFINITE CARD	**4377-6601-0051-4288** JOE CHANG  COMBINED LIMIT RM 30,000.00 PREVIOUS BAL 07 SEP ANNUAL FEE WAIVER  08 SEP PAYMENT REC'D WITH THANKS-PIB  05 SEP UOB PL-EPP INSTALMENT 08/24 10 SEP AIA BHD-RECURRING 7814815A05 MY 11 SEP AIA BHD-RECURRING 7814846A01 MY  SUB-TOTAL 1,156.66  MINIMUM PAYMENT DUE 232.00				2,008.76 600.00 CR  1,408.76 CR 183.33 506.00 467.33  1,156.66 232.00
VISA FLEXI-CREDIT-PLAN	**4599-1499-0138-9282** JOE CHANG  COMBINED LIMIT RM 30,000.00 PREVIOUS BAL 08 SEP PAYMENT REC'D WITH THANKS-PIB  04 SEP FCP INTEREST 15/60 - 3.990% 04 SEP FCP INSTALLMENT 15/60 - 3.990%  SUB-TOTAL 479.80  MINIMUM PAYMENT DUE 479.80				479.80 479.80 CR  79.80 400.00  479.80 479.80

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Transaction Date Tarikh Transaksi	Transaction Description Huraian Transaksi	RM	Transaction Amount Amaun Transaksi (RM)
	<b>** END OF STATEMENT**</b>		

Note : Credit balance do not automatically offset total balance payable.

Card No / No kad	UNIRinggit Previous Balance / UNIRinggit Jumlah Terdahulu	UNIRinggit Earned / UNIRinggit Diperolehi	UNIRinggit Redeemed / UNIRinggit Dilunasi	UNIRinggit Expired / UNIRinggit Dilupus	Total Balance / Jumlah Terkini
Your UOB Credit Cards	68,594.00	973.00	.00	.00	69,567.00

UNIRinggit Expiring On/ UNIRinggit Lupus Pada	2024	2025	2026	2027
March 31	-	-	13819	10595
June 30	-	-	5260	2919
Sept 30	-	8595	7375	3146
Dec 31	-	14073	3785	-

NOTE: The entries and balances shown above will be considered correct unless you notify UOB Call Centre 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 email [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my) for any discrepancies within 14 days from the statement date. If your complaint is not resolved by the indicative timeline given, you may then forward the complaint to Bank Negara Malaysia by calling BNMLINK at 1-300-88-5465 (9 a.m. - 5 p.m., Mon - Fri) or e-mail [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my). You may also visit BNMLINK Customer Service Centre (9 a.m. - 5 p.m., Mon - Fri), Ground Floor, Block D, Jalan Dato' Onn, 50480 Kuala Lumpur

NOTA: Kemasukan dan baki yang tertera di atas adalah dianggap betul melainkan anda menghubungi kami melalui Perbankan Telefon UOB Call Centre di 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) atau e-mel kepada [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my) tentang sebarang ketidaksamaan dalam masa 14 hari dari tarikh penyata . Jika aduan anda masih belum diselesaikan dalam jangka masa yang dijanjikan, anda boleh mengemukakan aduan tersebut kepada Bank Negara Malaysia dengan menghubungi BNMLINK di 1-300-88-5465 (9 pagi - 5 petang ) atau e-mel [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my). Anda juga boleh melawat Pusat Perkhidmatan Pelanggan BNMLINK (9 pagi- 5 petang, Isnin - Jumaat), Tingkat Bawah, Blok D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

**IMPORTANT NOTICE:** By paying only the minimum monthly payment, the interest amount and time taken to settle the full balance will increase (please refer overleaf for full details). Late payment charge of 1% of the total outstanding balance as at statement date or a minimum of RM10, whichever is higher, subject to a maximum of RM100, will be imposed if you fail to make the Minimum Payment Due on Payment Due Date.

**NOTIS PENTING:** Jumlah faedah yang harus dibayar dan tempoh yang diambil untuk menjelaskan keseluruhan baki belum jelas anda akan bertambah jika anda hanya membayar bayaran minimum bulanan. (Sila rujuk kepada muka surat belakang untuk maklumat lanjut). Bayaran untuk caj lewat akan dikenakan pada kadar 1% daripada jumlah keseluruhan baki tertunggak pada tarikh penyata atau minimum RM10, yang mana lebih tinggi, tertakluk kepada maksimum RM100, jika anda gagal membuat Bayaran Minimum pada Tarikh Akhir Bayaran.

