



UOB Lady's LuxePay Plan Terms & Conditions

1. All applications for the Lady's LuxePay 6 or 12-month installment plan ("Lady's LuxePay Plan") is subject to the Bank's approval and will only be processed subject to complete and accurate submission to the Bank of all required details as shall be determined by UOB from time to time at its absolute discretion.
2. For a purchase transaction to be eligible to be converted into Lady's LuxePay Plan,;-
 - (i) such purchase transaction:-
 - (a) must be made either online at website stores or at any department stores or at any retail store worldwide that sells shoes and bags as its main business activity;
 - (b) must be paid with an existing, valid and subsisting UOB Lady's Credit Card;
 - (c) must be of a value of S\$500.00 or more in a single transaction for the current month's UOB Lady's Credit Card statement; and
 - (d) is within the permanent credit limit issued for that relevant UOB Lady's Credit Card;
 - (ii) the relevant UOB Lady's Credit Card Account must be in good standing at the time of the Bank's receipt of the relevant Lady's LuxePay Plan application; and
 - (iii) the Bank must have received the relevant Lady's LuxePay Plan application in relation to such purchase transaction within the same current month's UOB Lady's Credit Card statement cycle in which such purchase transaction was carried out together with all the required details.
3. Any amount spent by way of Cash Advance, Balance Transfer, Installment Payment Plan, Interest Free Loan, SmartPay, Bill Pay Service, fee or interest-related transactions and such other promotions and transactions as the Bank may determine will not be converted into Lady's LuxePay Plan. Notwithstanding anything to the contrary, the relevant Lady's LuxePay Plan application in relation to a purchase transaction referred to under paragraph 2 above must be received by the Bank either within the same current month's UOB Lady's Credit Card statement cycle in which such purchase transaction was carried out or no later than 10 days after such current month's UOB Lady's Credit Card statement cycle. Should your Lady's LuxePay Plan application be rejected or received after the stipulated application period, you are liable to pay the outstanding balance of the said UOB Lady's Credit Card statement by the payment due date, failing which interest and finance charges shall apply.
4. Upon approval of your Lady's LuxePay Plan application, your available credit limit will be reduced by blocking out an amount equal to the total value of the purchase transactions made under both the principal UOB Lady's Credit Card and the supplementary UOB Lady's Credit Card (where applicable) which is/are converted into Lady's LuxePay Plan, but will be progressively restored upon payment(s) received from you.
5. Lady's LuxePay Plan installment amount shall be charged to the UOB Lady's Credit Card account indicated in the Lady's LuxePay Plan online application form or, where applicable, in the SMS application and will be reflected in that said UOB Lady's Credit Card monthly credit card statement.
6. An administrative fee of S\$100 will be levied for the processing of voluntary card account closure, termination or early repayment of the Lady's LuxePay Plan installment amount.
7. Reward Points (UNI\$) will be reversed and not awarded for successful Lady's LuxePay Plan application.
8. The Bank's decision on all matters relating to or in connection with these Terms and Conditions and the Lady's LuxePay Plan are at its absolute discretion and shall be final, conclusive and binding on all parties. Notwithstanding any of the Terms and Conditions contained herein, the Bank may, at its discretion, vary, delete or add on to any of these Terms

and Conditions, at any time and from time to time without giving any reason or prior notice or assuming any liability to any party.