

## Terms and Conditions of “UOB business loan”

For enquiries that reach UOB within the Stipulated Timing, we will contact you by the next Business Day with an indicative loan amount that you may apply for. “Business Day” is defined as Mondays to Fridays (Singapore date and time, and excluding Singapore public holidays). “Stipulated Timing” is defined as 8am to 8pm from Mondays to Saturdays (Singapore date and time, and excluding Singapore public holidays). For enquiries that reach UOB at times other than the Stipulated Timing, we will contact you within two Business Days after UOB receives your enquiries, with an indicative loan amount that you may apply for. Full product terms and conditions apply. The quote of the indicative loan amount is based on the information provided by the customer and does not constitute an offer, an invitation to offer, a solicitation or recommendation to enter into or conclude any transaction, and the quote of the indicative loan amount is not a contractual agreement by UOB to provide the UOB business loan or any other products/ services to the customer. Accordingly, the actual approval of the UOB business loan application is subject to the submission of the required full and complete documentation as UOB may so require at its discretion and UOB’s credit assessment. UOB has the absolute right and discretion to decide, for whatever reason and without prior notice and without being liable to any person, whether to approve the customer’s application for the UOB business loan and whether (i) to grant (or not to grant) the customer the amount of the UOB business loan requested for in the customer’s application form; or (ii) to grant the customer a lower amount from the amount of the indicative loan amount quoted or from the amount of the UOB business loan requested for in the customer’s application form.

<sup>^</sup>UOB business loan consists UOB BizMoney, SME Micro Loan and SME Working Capital Loan and you may apply for any of them. The respective terms and conditions governing BizMoney, SME Micro Loan and SME Working Capital Loan apply and are contained in the application form and other offer documents, including the facility letter. Visit [uob.com.sg/businessloan](http://uob.com.sg/businessloan) for more information.

<sup>#</sup>Personal guarantees may be required.