

Terms and Conditions for the 25% Interest Credit Refund Program [25PA20]



ธนาคารยูโอบี จำกัด (มหาชน)
 ยูโอบี พลาซ่า กรุงเทพฯ 690 ถนนสุขุมวิท แขวงคลองตันใต้ เขตคลองเตย กรุงเทพฯ 10110
 United Overseas Bank (Thai) Public Company Limited
 UOB Plaza Bangkok 690 Sukhumvit Road, Khlong Tan, Khlong Toei, Bangkok 10110

1. This special offer is exclusively for UOB primary credit cardholders who have been invited to join the program via SMS/Line messages ending with the program code [25PA20]. Customers do not need to register; the bank will automatically credit the interest rebate to the primary card account if all conditions are met.
2. Invitations via SMS/Line [25PA20] will begin in July 2025.
3. The program period is based on the credit card statement cycle from August to October 2025. Only interest from full payment purchases is eligible for the rebate. Interest from installment plans is excluded.
4. Customers will receive the interest rebate if the statements from August to October 2025 show eligible interest and the customer pays at least the minimum payment by the due date. If there is any overdue or unpaid amount, the refund will not be granted for that cycle.
5. The 25% interest rebate is calculated based on the interest charged per card per statement cycle. Refunds are credited to the primary card only. The bank will not combine interest across multiple cards or across statement cycles.
6. The rebate is calculated from interest charged from that statement * 25%
Example: If the August statement shows 2,400 THB interest (from a 16% annual rate), the rebate will be 600 THB (2,400 × 25%), credited by November (depending on the customer's billing cycle).
7. The bank calculates the rebate based on total eligible interest per card and does not separate by transaction.

Example: Customer with 2 Credit Cards

Card	Statement Month	Minimum Payment (THB)	Due Month	Payment Made	Refund Eligibility	Interest Charged	Refund Amount
#1	August 2025	2,400	September 2025	Paid 2,400 THB within due date	Eligible	400 THB on August statement	100 THB (by Nov statement)
	September 2025	4,800	October 2025	Paid 4,500 THB within due date	Not Eligible	800 THB on September statement	No rebate
#2	August 2025	2,400	September 2025	Paid 2,000 THB within due date (400 THB overdue)	Not Eligible	400 THB on August statement"	No rebate
	September 2025	4,800	October 2025	Paid 4,800 THB within due date	Eligible	800 THB on September statement	200 THB (by Dec statement)

8. Eligible cards must be in good standing (no overdue, not canceled) at the time of refund.
9. Corporate credit cards, accounts under debt assistance programs, restructured accounts, or written-off accounts are not eligible.
10. If a customer requests interest waiver for a statement month used in rebate calculation, they will not receive the rebate.
11. Rebates will be credited within three statement cycles. For example, interest from August 2025 will be credited by November 2025. Customers can check via UOB TMRW app or their statements.
12. These terms and conditions may be translated into English language. In case of any inconsistency or discrepancy between Thai and English versions, Thai version shall prevail.



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