



# UOB SmartPay Application Step-by-step Guide

Personal Internet Banking

Private and Confidential

# Step 1: Login to your UOB Personal Internet Banking



**UOB** 大华银行 Personal Internet Banking

Scheduled Maintenance: Personal Internet Banking will not be available on 07 Apr 2024, from 12:00AM to 8:00AM.

[View More](#)

## Highest cashback of up 10% with UOB One Cards

Find out more

T&Cs apply



Welcome to UOB Personal Internet Banking

USERNAME

PASSWORD

Login

**IMPORTANT NOTICE:** Beware of phishing scams. We would never ask for confidential information (such as PIN or OTP etc.) over the phone, email or SMS. [Learn more](#)

[Forgot Username/Password?](#)

Don't have access? Get it instantly!

[Register now!](#)



## Step 2: Select your desired card



Last login  
16 Apr 2024 10:15 AM  
(Singapore Time)

Overview

Account Summary

eStatement

eAdvice

Pay and Transfer

Investment

Account Services

Apply For

Welcome to UOB Personal Internet Banking

Good Morning

Current, CashPlus and Savings Account  
1 Account(s)



One Account

AVAILABLE BALANCE  
SGD



UOB Stash Account

Earn up to 5% p.a. interest (equivalent to S\$3K a year) when you maintain or increase your balances every month! Apply online to get up to S\$210 cash! Promo ends 30 Apr 2024. T&Cs apply. Insured up to S\$100k by SDIC.

APPLY

Credit/Debit Cards  
5 Account(s)



PREFERRED PLATINUM VISA

MIN. PAYMENT  
0.00 SGD

AMOUNT USED  
25.99 SGD  
Capped at 19,600.00 SGD

APPLY FOR SUPPLEMENTARY CARD



UOB ONE CARD

MIN. PAYMENT  
0.00 SGD

AMOUNT USED  
0.00 SGD  
Capped at 19,600.00 SGD

APPLY FOR SUPPLEMENTARY CARD



UOB ONE DEBIT MASTERCARD



KRISFLYER UOB CREDIT CARD

MIN. PAYMENT  
0.00 SGD

AMOUNT USED  
0.00 SGD  
Capped at 19,600.00 SGD

APPLY FOR SUPPLEMENTARY CARD

### Investing in an overseas property?

Purchasing or refinancing is now made easier.

Find out more

### Increase your credit limit easily

Apply via MyInfo within minutes.

Apply here

T&Cs apply.

Step 3: Click on "Apply Now" at the bottom of the page



UOB 大华银行

Shortcuts Help Logout

UOB 大华银行

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Overview

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PREFERRED PLATINUM VISA

TOTAL CREDIT LIMIT  
19,600.00 SGD

AVAILABLE CREDIT LIMIT  
19,500.00 SGD

Statement Details

Month 01 Apr 2024 Latest Statement

POST DATE	TRANS. DATE	DESCRIPTION	TRANSACTION AMOUNT (SGD)
19 Mar 2024	17 Mar 2024	7-ELEVEN -153 SERANGOON NSINGAPORE SG Ref No: 74541834078288083345984	19.65 SGD
18 Mar 2024	17 Mar 2024	APPLE.COM/BILL 8001861087 IE Ref No: 74056344077100274548052	14.12 SGD
18 Mar 2024	17 Mar 2024	AMZNPRIMESG MEMBERSHI SINGAPORE SG Ref No: 74541834078288090724577	2.99 SGD

View More

UOB SmartPay  
Simply convert your credit card bill or transactions into interest free monthly instalments over 3,6 or 12 months at a one-time processing fee!

Apply Now

Print

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## Step 4: Select from option presented:

### All Outstanding Amount

This will consist of your total outstanding balance across ALL your UOB Credit Cards

### Selected Transactions

Choose up to 5 credit card transactions on the selected card (including both Principal and Supplementary Cards). With a minimum total amount of S\$500.

The screenshot displays the UOB Smart Pay interface. At the top, the UOB logo and navigation links for Shortcuts, Help, and Logout are visible. The main content area is titled "Smart Pay" and includes the instruction "Select your payment options, followed by your installment period".

Under the heading "PREFERRED PLATINUM VISA", there is a prompt: "Select your SmartPay option (minimum total amount of S\$500 is required)". Two options are presented:

- ALL OUTSTANDING AMOUNT (Total outstanding balance on all UOB cards)**: This option is selected, indicated by a blue checkmark in a circle.
- SELECTED TRANSACTIONS**: This option is currently unselected.

Below the options, there is a section for "SELECT YOUR INSTALLMENT PERIOD" with a dropdown menu currently set to "Please Select".

At the bottom, there is a "DECLARATION & AGREEMENT" section with a checkbox and the text: "By clicking 'Submit', I represent and warrant that all information provided by me in this SmartPay application is true and complete. I also certify that I have read and agree to the [terms and conditions](#)."

At the very bottom, there are "Submit" and "Cancel" buttons. The footer contains copyright information: "Copyright © 2024 United Overseas Bank Limited Co. Reg No. 1935000262. All Rights Reserved." and links for "Terms & Conditions" and "Privacy & Security".

## Step 4: Select your desired tenure and click "Submit"

Last login  
16 Apr 2024 10:15 AM  
(Singapore Time)

- Overview
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- Pay and Transfer
- Investment
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- Apply For

### Smart Pay

Select your payment options, followed by your installment period

#### PREFERRED PLATINUM VISA

Select your SmartPay option (minimum total amount of S\$500 is required)

ALL OUTSTANDING AMOUNT (Total outstanding balance on all UOB cards)

SELECTED TRANSACTIONS

#### SELECT YOUR INSTALLMENT PERIOD

Please Select

- Please Select
- 3-month instalment plan at 3% processing fee
- 6-month instalment plan at 3% processing fee
- 12-month instalment plan at 5% processing fee

By clicking "Submit", I represent and warrant that all information provided by me in this SmartPay application is true and complete. I also certify that I have read and agree to the terms and conditions.



**Right By You**