

## **Union Bank Credit Card ‘Balance Transfer’ eases mounting credit card debt with affordable repayment plans**

Union Bank’s Credit Card Balance Transfer aims to help credit cardholders to ease their credit card debt in a structured manner that is more affordable and convenient.

The Balance Transfer programme allows credit cardholders to transfer their other bank card balances to a new credit card issued from Union Bank and continue to repay the outstanding balance at 0% interest rate, while taking advantage of flexible repayments plans up to 24 months at a nominal fee.

The Balance Transfer Credit Cards are issued with no joining fee to make the switch rather beneficial to the cardholders while the first-year annual fee is also waived to offer them further financial relief.

The customers that avail of the Balance Transfer option to become Union Bank credit cardholders will have access to a wide range of additional benefits and payment plans that would further enhance their financial flexibility.

Union Bank Credit Cards come with discount schemes from leading merchants in a broad spectrum of lifestyle categories including supermarkets, dining, retail shopping, electrical and electronic items, furnishings, online purchases, healthcare, travel and much more. 0% interest instalment plans up to 60 months are offered on credit cards, enabling cardholders to enrich their lifestyle at ease by repaying high value purchases on flexible payment plans.

In addition, 0% interest instalment plans up to 12 months without any handling fees will be available to cardholders exclusively on purchase values that exceed Rs.25,000 in the categories of Health, Education, Insurance and Autocare purposes throughout the year, thus enabling cardholders to fulfil their lifestyle ambitions with ease.

The ‘Loan-on-Card’ facility of Union Bank Credit Cards are designed to provide for emergency cash requirements of cardholders as a quick and convenient means of meeting unforeseen expenses.

All Union Bank Credit Cards are enabled with the Visa ‘Tap to Pay’ feature that allows cardholders to make payments more safely with just a tap on the POS machine without handing the card over to the cashier at partner merchant outlets.

Union Bank Credit cardholders enjoy the convenience of managing their card online through Union Bank’s internet and mobile banking services. The digital channels bring the convenience of performing a wide range of credit card self-services such as bill payment, balance inquiry and much more at a click of a button. Union Bank Credit Cards are available in Gold, Platinum and Signature variants based on pre-set eligibility criteria and are offered via the Bank’s island wide branch network while those interested in applying for a credit card could simply send an inquiry online or via the Bank’s contact center hotline on 011 5800 5800 to avail personalised assistance by dedicated service personnel.

More information on the Union Bank Credit Card and other products and services of the Bank can be accessed via the Bank’s corporate website at [www.unionb.com](http://www.unionb.com).