

Revisions to UOB Delight Credit Card Benefits

Please be informed that there will be revisions to UOB Delight Credit Card benefits with effect from 1st July 2015.

- Existing SMART\$ rebate on your Delight Credit Card will be revised to the following:

Consolidated monthly spend on your UOB Delight Credit Card	Rebate earned at Cold Storage, Market Place, Jasons, Giant and Guardian
<\$400	0.3%
S\$400 - <S\$800	3%
S\$800 and above	8%

- Existing SMART\$ rebate for all other spend, including retail and online transactions* will be revised to 0.3%.
- We will be enhancing the benefits by awarding SMART\$ rebate for the following types of transactions:

Types of transactions	Consolidated monthly spend on your UOB Delight Credit Card	Rebate earned
<ul style="list-style-type: none"> • Visa payWave • NETS FlashPay Auto Top-up • Monthly recurring bills with Singtel, M1, Starhub, Pacnet, Prudential Insurance, United Overseas Insurance, SPH newspapers and Town Councils 	S\$1 - S\$399	0.3%
	S\$400 and above	3%

- 10% discount off selected house brands at Cold Storage, Giant and Guardian will remain

Existing SMART\$ balance will be stored in the card account and you can redeem them at any participating SMART\$ merchants. Visit uob.com.sg/smart for the full list of SMART\$ merchants.

Thank you for using UOB Delight Credit Card.

Terms and conditions apply for all benefits and privileges. Please refer to attached terms and conditions for full details.

*Excludes transactions at Cold Storage, Market Place, Jasons, Giant, Guardian, UOB SMART\$ Rebate Programme Merchants, Visa PayWave transactions, NETS FlashPay Auto Top-up transactions, monthly recurring bill transactions for Singtel, M1, Starhub, Pacnet, Prudential Insurance, United Overseas Insurance, SPH newspapers and Town Councils and transactions at any other merchants that award any promotional cash rebate/discount, SMART\$ rebate or UNI\$.

**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED
("UOB") DELIGHT CREDIT CARD**

The Terms and Conditions herein governs the UOB Delight Credit Card ("Card") issued by United Overseas Bank Limited ("UOB") in Singapore and are to be read together with and form an integral part of, the UOB Cardmembers Agreement.

UOB Delight Credit Cardmembers ("Cardmember") will earn SMART\$ rebate for all qualifying spending on their Cards and be entitled to benefits and privileges stated below in accordance with the terms and conditions below. UOB's decision on all matters pertaining to the award or use of any or all of the benefits and privileges stated below shall be final and binding on Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time in UOB's sole and absolute discretion.

Qualifying spend ("spend") are retail and online transactions made using the Card at any merchant and are based on transaction posted date unless excluded by UOB in its absolute discretion.

Up to 8% rebate for retail and online transactions made at Cold Storage, Market Place, Jasons, Giant or Guardian (the "Delight Card Merchants")

1. Cardmember will earn 8% SMART\$ rebate for every S\$1 spent at any of the Delight Card Merchants with a total spend at any merchant equivalent to at least S\$800 per calendar month period, or earn 3% SMART\$ rebate for every S\$1 spent at any of the Delight Card Merchants with a total spend at any merchant between S\$400 and S\$799 per calendar month period, or earn 0.3% SMART\$ rebate for every S\$1 spent at any of the Delight Card Merchants with a total spend at any merchant below S\$400 per calendar month period.

Up to 3% rebate for transactions made using Visa payWave ("Visa payWave")

2. Cardmember will earn 3% SMART\$ rebate for every S\$1 spent via Visa payWave with a total spend at any merchant equivalent to at least S\$400 per calendar month period, or earn 0.3% SMART\$ rebate for every S\$1 spent via Visa payWave with a total spend at any merchant below S\$400 per calendar month period.

Up to 3% rebate for NETS FlashPay Auto Top-Up transactions ("FlashPay ATU")

3. FlashPay ATU are transactions that are automatically charged to the Card with merchant description listed as FLASHPAY ATU. Cardmember earn 3% SMART\$ rebate for every S\$1 spent for ATU transactions with a total spend at any merchant equivalent to at least S\$400 per calendar month period, or earn 0.3% SMART\$ rebate for every S\$1 spent for ATU transactions with a total spend at any merchant below S\$400 per calendar month period.

Up to 3% rebate for selected monthly recurring transactions ("Recurring")

4. Recurring transactions are transactions that Cardmembers schedule to be automatically charged by the following merchants to the Card on a monthly basis:
 - Telecommunication companies in Singapore - Valid for transactions with merchant description starting with "SPORE TELECOM SV, M1 LIMITED – RECURRING, STARHUB RECURRING, PACNET INTERNET-DAAA"
 - UOI
 - Prudential
 - Town Councils
 - SPH newspapers – Valid for transactions with merchant description starting with "SPH JAN, SPH FEB, SPH MAR, SPH APR, SPH MAY, SPH JUN, SPH JUL, SPH AUG, SPH SEP, SPH OCT, SPH NOV, SPH DEC, SPH - CIRCULATION and SPH-CIRCULATION"
5. Cardmember will earn 3% SMART\$ rebate for every S\$1 spent for recurring transactions with a total spend at any merchant equivalent to at least S\$400 per calendar month period, or earn 0.3% SMART\$ rebate for every

S\$1 spent for recurring transactions with a total spend at any merchant below S\$400 per calendar month period.

SMART\$ rebate for transactions made at participating merchants of UOB SMART\$ Rebate Programme ("SMART\$ Merchants")

6. Cardmember will earn SMART\$ rebate for transactions at all SMART\$ Merchants found on uob.com.sg/smart.

0.3% rebate for transactions made at all other merchants ("Base Tier")

7. Cardmember will earn 0.3% SMART\$ rebate for every S\$1 spent at all retail and online merchants excluding Delight Card Merchants, SMART\$ Merchants, Visa PayWave, FlashPay ATU, Recurring Transactions and transactions at any other merchants that award any promotional cash rebate/discount, SMART\$ rebate or UNI\$.

10% off the Delight Merchants' house brands items

8. Cardmember will be entitled to 10% discount on selected Cold Storage's, Giant's and Guardian's house brands and is not valid for online transactions and house brand items that are on promotion. Selected house brands include the following brands:

- Cold Storage
- Giant
- Guardian

Brands may be included or excluded from time to time without prior notice.

9. Cold Storage, Giant and Guardian reserve the right to reject any request for 10% discount on house brands in its sole and absolute discretion without assigning any reason therefor and are not obliged to enter into any correspondence with any Cardmember concerning such adjustments.

SMART\$ Terms

Issuance and redemption of SMART\$

8.1 All SMART\$ rebate for Delight Card Merchants, Visa PayWave, FlashPay ATU, Recurring and Base Tier transactions will be awarded based on the qualifying spend in the current calendar month and will be credited in the first working day of the next calendar month.

8.2 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any SMART\$ rebate for such transactions. UOB reserves the right to cancel and void any SMART\$ rebates awarded in a Cardmember's statement of account at any time if it deems that such SMART\$ rebate was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

8.3 The redemption value of one (1) SMART\$ is S\$1.00, and SMART\$ is not transferrable and cannot be exchanged for cash.

8.4 Cardmember may choose to accumulate or redeem SMART\$ at any of the Delight Card Merchants or SMART\$ Merchants in subsequent card transactions using the Card ("Card Transaction") for the full price of the Card Transaction subject to availability of SMART\$ on the Card.

8.5 Combination of spending for Principal and its Supplementary Cardmember is not allowed. SMART\$ earned that is credited to the Principal Cardmember can only be redeemed by the Principal Cardmember. SMART\$ earned that is credited to the Supplementary Cardmember can only be redeemed by the Supplementary Cardmember.

Cap on SMART\$ earned

- 8.6 Consolidated rebate earned from Delight Card Merchants, Visa PayWave, FlashPay ATU, Recurring and Base Tier transactions will be capped at 50 SMART\$ per Cardmember.
- 8.7 There is no cap to the amount of SMART\$ earned for transactions made at SMART\$ Merchants.
- 8.8 There is no combination of cap for Principal Cardmember and Supplementary Cardmember. Each Principal or Supplementary Cardmember is subjected to an individual cap.

Exclusions for SMART\$

8.9 SMART\$ will not be credited for:

- i. tips, sale items, special price items, promotion items or such other non-qualifying items designated by the SMART\$ Merchants from time to time;
- ii. payment of funds to prepaid accounts including top-ups for any prepaid card as listed below or any payment under Interest-Free Instalment Payment Plan purchases, monthly instalments, balance/fund transfers, cash advances, fees, interest, taxes, finance charges, late payment charges annual fee charges, reversals, disputed charges, unauthorized or fraudulent purchases and other financial charges/fees and any other transactions we may exclude from time to time without prior notice;

Payment of funds to prepaid accounts

- | | |
|---------------------------|-------------------------|
| • EZ Link transport | • OANDA ASIA PAC |
| • EZ LINK PTE LTD (FEVO) | • PAYPAL * BIZCONSULTA |
| • EZ-LINK (IMAGINE CARD) | • PAYPAL * OANDAASIAPA |
| • EZLINK | • PAYPAL * CAPITALROYA |
| • EZ-Link EZ-Reload (ATU) | • Saxo Cap Mkts Pts Ltd |
| • MB * MONEYBOOKERS.COM | • SKR*SKRILL.COM |
| • OANDAASIAPA | • TRANSIT LINK PL |
| | • WWW.IGMARKETS.COM.SG |

- iii. In the event of any breakdown or malfunction of the computer, its terminal communication lines or any other equipment whether or not belonging to UOB or the Delight Card Merchants or Visa PayWave Merchants or FlashPay ATU Merchant or Recurring Merchants or SMART\$ Merchants; or
- iv. In the event that the card transaction is processed manually for any reason.

SMART\$ Validity

8.10 All unredeemed SMART\$ will be forfeited:

- i. On its expiry date, which is 6 months from the date of issuance or on the expiry date of the Card, whichever is earlier;
- ii. Upon UOB's receipt of the Cardmember's request to terminate his/ her Principal and/or Supplementary Card;
- iii. In the event that the Card is terminated by UOB for any reason whatsoever;
- iv. In the event of any loss, theft, damage, destruction, fraudulent or unauthorized use of the Card; or
- v. On the termination of the Delight Card Programme or the UOB SMART\$ Rebate Programme.

Visa payWave Reader and Transactions

- 9.1 The Visa payWave enabled Card may be used to carry out card transactions at all Visa point-of-sale terminals and at such other readers or systems as UOB may from time to time approve. The first card transaction on a new Card shall be subject to such activation and authentication procedures as UOB may in its sole and absolute discretion prescribe from time to time.

9.2 As an additional usage avenue for the convenience of Cardmembers, UOB has also made arrangements for Cardmembers to use their new Cards to effect card transactions at Visa payWave readers. A Visa payWave reader is a point-of-sale device (as approved by UOB in its sole and absolute discretion from time to time) at which the new Card may be used to execute card transactions, either by tapping or waving the new Card against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.

9.3 Any usage of a new Card at any Visa payWave readers, if permitted by UOB shall be subject to such terms and conditions as UOB and Visa may agree from time to time.

NETS, NETS FlashPay, NETS FlashPay Auto Top-Up Transactions

10.1 Refund of NETS FlashPay stored value in the Card must be performed by Cardmember before Card's renewal/termination at any UOB ATM. There is no refund if the Card has been lost, stolen or destroyed.

10.2 Full terms and conditions of NETS, NETS FlashPay and NETS FlashPay Auto Top-Up will apply and Cardmembers agree be bound by such terms and conditions from NETS upon receipt or acceptance of or signing on or use of the Card. Please visit www.nets.com.sg for full details. NETS FlashPay Auto Top-Up T&Cs is available at www.nets.com.sg/atu-bank-tnc.

General Conditions

11.1 No UNI\$ will be awarded for all transactions made with the Card.

11.2 A principal or supplementary Cardmember (where applicable) is not entitled to enjoy the benefit and/or privileges stated herein if:-

- his/her Card account is suspended, cancelled, closed or terminated;
- his/her Card account is not active, valid, subsisting or in good standing or which, in UOB's opinion, is delinquent or has been unsatisfactorily conducted; or
- he/she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against his/her.

11.3 UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa, MasterCard, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other parties which may result in a charge incurred made by the Cardmember being omitted during the qualifying or eligibility period or affects any Cardmember's eligibility to qualify for any of the benefits and/or privileges stated herein.

11.2 UOB is not an agent of the Delight Card Merchants, SMART\$ Merchants or any merchant and as such, any dispute about the quality or service standard of the goods and services offered by the Delight Card Merchants, SMART\$ Merchants or any merchant must be resolved directly with them respectively. UOB assumes no liability or responsibility in any manner whatsoever for the acts or defaults of the Delight Card Merchants, SMART\$ Merchants or any merchant or defects in the goods and services offered by them, or for any injuries, loss damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered by the Delight Card Merchants, SMART\$ Merchants or any merchant.

11.3 UOB reserves the right to reject any request for SMART\$ adjustment in its sole and absolute discretion without assigning any reason therefor and is not obliged to enter into any correspondence with any Cardmember concerning such adjustments.

11.4 Adjustments will be made to the SMART\$ if there is any credit posted to Cardmember's Card Account including those arising from returned goods or services, billing disputes, or any other reason at the discretion of UOB.

11.5 To earn SMART\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason.

- 11.6 In the event that the Cardmember's Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the SMART\$ is awarded into such Card Account, such SMART\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 11.7 UOB's decision on all matters relating to the Cardmember's Card Account and on all matters pertaining to the rebate, award or use of any or all of the benefits and privileges stated above shall be final, conclusive and binding on Cardmembers. UOB reserves the right at any time, and from time to time in its discretion to withdraw, cancel or vary the rebate, award, benefits and privileges conferred by the use of the Card without having to disclose any reason therefor, and the Cardmember shall not be entitled to any payment or compensation whatsoever.
- 11.8 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of the terms and conditions herein without assuming any liability to any person. The change will take effect from the date specified in a notice given in accordance with our usual practice. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 11.9 Full terms and conditions of the UOB Cardmember Agreement at uob.com.sg/personal/cards/credit/tnc.html and the UOB SMART\$ Rebate Programme at uob.com.sg/smart will apply and Cardmembers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit uob.com.sg for full details.
- 11.10 All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 11.11 The Terms and Conditions herein shall prevail in the event of any inconsistency between the Terms and Conditions herein and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein.

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