

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Visa Signature Card” (“Terms and Conditions”)

UOB Visa Signature Cardmembers (the “Cardmember”) will earn UNI\$ for spending on their UOB Visa Signature Cards (the “Cards”), in accordance with these Terms and Conditions.

1. 1X UNI\$

Cardmember will earn UNI\$1 for every S\$5 spent on the UOB Visa Signature Card. There is no cap to the amount of UNI\$ earned on this basic tier.

UNI\$ will not be awarded for 0% Installment Payment Plans, funds transfers, cash advances, fees, interests and other financial charges. UNI\$ will also not be awarded on transactions at SMART\$ merchants where SMART\$ are issued.

Cardmembers will also not earn UNI\$ on the following transactions under bill payment and payment of funds to prepaid accounts:

Bill Payment

Transaction description:
AXS PAYMENT*

Payment of Funds to Prepaid Accounts

- BANC DE BINARY*
- BANCDEBINARY.COM*
- EZ LINK PTE LTD (FEVO)
- EZ Link transport
- EZ Link*
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- EZLINK*
- EzLink*
- EZ-LINK*
- FlashPay ATU*
- MB * MONEYBOOKERS.COM
- NETS VCASHCARD*
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL * BIZCONSULTA
- PAYPAL * CAPITALROYA
- PAYPAL * OANDAASIAPA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TL-ABT*
- TRANSIT LINK*
- WWW.IGMARKETS.COM.SG

2. 10X UNI\$ on Overseas Spend, Petrol Spend and Visa payWave Transactions

a. Overseas Spend

Cardmember will earn UNI\$10 for every S\$5 spent overseas or online in foreign currencies with payment gateway outside Singapore (including card-not-present transactions in foreign currencies like e-commerce/mail/phone order transactions) successfully carried out on and charged to the Card (the “Overseas Spend”). This is subject to a minimum Overseas Spend equivalent to S\$1,000 per statement period based on prevailing foreign exchange rates as determined by UOB.

Card transactions made overseas but effected in Singapore dollars will be treated as transactions in Singapore dollars and will earn UNI\$1 for every S\$5 spent. Online

transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will also earn UNI\$1 for every S\$5 spent.

b. Petrol Spend

Cardmember will earn UNI\$10 for every S\$5 spent on petrol successfully carried out on and charged to the Card (the "Petrol Spend").

c. Visa payWave Transactions

Cardmembers holding on to the new Visa payWave enabled UOB Visa Signature Card issued from 18 October 2013, may use the new Card to effect any number of Card transactions on Visa payWave readers ("Visa payWave transactions") so long as the value of each Visa payWave transaction does not exceed S\$100. Cardmembers will earn UNI\$10 for every S\$5 spent on Visa payWave transactions successfully carried out on and charged to the new Card, with effect from 18 October 2013. Existing Cardmembers will only receive the new Card upon Card replacement or renewal.

To earn UNI\$10 for every S\$5 spent on Petrol Spend and/or Visa payWave transactions, Cardmember is subject to a combined minimum spend of S\$1,000 in Singapore dollars, per statement period.

The combined awarding of UNI\$10 for every S\$5 spent on Overseas Spend, Petrol Spend and Visa payWave transactions is subject to a cap of UNI\$4,000, per statement period. The UNI\$10 consists of the basic UNI\$1 earned plus an additional of 9 bonus UNI\$. The bonus UNI\$ will be credited to qualified principal Cardmembers in the following statement period. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for the bonus UNI\$. The spend exclusion as listed in clause 1 will not be considered as part of the minimum spend of S\$1,000.

3. Conversion of UNI\$ to Cash Rebate

Cardmembers can use UNI\$ earned from spending on their UOB Visa Signature Cards to redeem for Cash Rebate. UNI\$ earned from spending on Cardmember's other UOB credit cards cannot be used to redeem for Cash Rebate.

Award of Cash Rebate(s) will be credited to Cardmember's UOB Visa Signature Card Account within three (3) statement periods to settle Card Transactions incurred on a Principal Cardmember's Card or his/her Supplementary Cardmember's Card (if any), subject to the following:- The Cash Rebate may not be converted to or exchanged for cash nor be transferred or paid to any person in any manner whatsoever nor be used to settle or pay any other liability of any person whatsoever including Cardmember's other Card Accounts nor be applied towards settlement of any Cardmember's liabilities such as but not limited to:

- Any Cash Advances;
- Any late charges or interest charges on any Card;
- Any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card;
- Any other fees and charges imposed by the Bank from time to time;
- Any funds credited or re-credited to the Card Account; or
- Any payment(s) towards Installment Payment Plans.

In the event the Cardmember's Card Account becomes delinquent, or is terminated or cancelled for any reasons whatsoever, any Cash Rebate shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

4. Complimentary Travel Insurance

Cardmembers must charge the entire fare for travel on Public Conveyance (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to their UOB Visa Signature Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which includes the following benefits:

a. Travel Personal Accident Insurance of up to S\$500,000

Covers accidental death or disablement whilst on public conveyance:

- S\$500,000 for Cardmember

b. Travel Inconvenience Insurance Benefits

Emergency Medical Assistance, Evacuation and Repatriation:

- Up to S\$25,000 for Cardmember

The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the Insurance Certificate and Agreement which is the operative document. This will be issued to you upon acceptance of the policy. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.

5. General

Adjustments will be made to the UNI\$ 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 sole and absolute discretion of UOB.

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

For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only.

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

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 UNI\$ is awarded into such Card Account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

UOB's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers. 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. Cardholders who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.

Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards 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.

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.

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