

Terms and Conditions for UOB JCB Card:

1. The Terms and Conditions herein (the “**Terms**”) govern the UOB JCB Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore. UOB JCB Cardmembers are deemed to have accepted these Terms upon receipt or acceptance of or signing on or use of the UOB JCB Card.

2. Cash Rebate**2.1.a Up to 6% Cash Rebate**

(i) Subject to Clause 3 of the Terms, you will earn 6% cash rebate on Card Transactions made at any of the following merchants (the “**Eligible Merchants**”) with a Total Spend of at least S\$300 per calendar month:-

- (a) Isetan
- (b) Ichiban Boshi
- (c) Ichiban Sushi
- (d) Kuriya Dining
- (e) Kuriya Japanese Market
- (f) Meidi-Ya
- (g) Sushi Tei
- (h) Tokyu Hands
- (i) UNIQLO

(ii) Subject to Clause 3 of the Terms, you will earn 3% cash rebate on Card Transactions made at any of the Eligible Merchants with a Total Spend of less than S\$300 per calendar month.

(iii) We reserve the right at any time and from time to time at our sole and absolute discretion to vary, amend, add or delete the above list of Eligible Merchants, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.

2.1.b 0.3% Cash Rebate

(i) Subject to Clause 3 of the Terms, you will earn 0.3% cash rebate on Card Transactions made at all merchants except those (A) made at the Eligible Merchants; (B) made at SMART\$ merchants where SMART\$ are issued; and/or (C) Exclusions under Clause 4 of the Terms.

2.2 For the purpose of these Terms, “**Card Transaction**” means the retail transaction(s) successfully charged to the Card account by you, and captured or posted on our systems, but excludes the Exclusions under Clause 4 of the Terms.

2.3 For the purpose of these Terms, in respect of the total spend per calendar month accumulated pursuant to the Card Transactions (the “**Total Spend**”):-

(i) It takes into consideration Card Transactions made at (A) any of the Eligible Merchants; (B) any of the SMART\$ merchants where SMART\$ are issued; and (C) any other merchants;

(ii) the spend on the supplementary Card(s) will be accrued to the principal Card and form part of the Total Spend of the principal Card.

3. Awarding of cash rebate

- 3.1 The cash rebates earned under Clause 2.1(a)(i) and Clause 2.1(a)(ii) of the Terms are awarded only on Card Transactions made in Singapore and in Singapore Dollars.
- 3.2 The maximum amount of cash rebates you can earn under Clause 2.1(a)(i) and Clause 2.1(a)(ii) of the Terms in a calendar month is S\$50.
- 3.3 The cash rebate earned under Clause 2.1(b) of the Terms is awarded on Card Transactions made in Singapore and/or overseas. For the purpose of calculating the Total Spend, Card Transactions made in foreign currencies will be converted to Singapore dollars based on our then prevailing exchange rate on the date of conversion.
- 3.4 Spending on a supplementary Card shall accrue to the principal Card.
- 3.5 The cash rebate earned by you will be credited to your principal Card account by the end of the following calendar month and reflected in the next statement cycle for the UOB JCB Card.
- 3.6 The cash rebate earned cannot be:
 - (i) converted to or exchanged for cash;
 - (ii) transferred or paid to any person in any manner whatsoever; or
 - (iii) used to settle or pay any other liability of any person whatsoever.
- 3.7 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse awarding any cash rebate for such transactions. We reserve the right to cancel and void any cash rebates awarded to your statement of account at any time if we deem that the cash rebate earned was not from your qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- 3.8 To earn cash rebate, your Card account must be in good standing and cannot be cancelled for any reason.

4. Exclusions

- 4.1 The following Card Transactions (collectively referred to as the “**Exclusions**”) do not qualify to earn any cash rebates. We reserve the right to amend the list set out below from time to time without prior notice or giving any reason or being liable to any party:-
 - (i) any cash advances;
 - (ii) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by us;
 - (iii) balance and/or funds transfers to or from the Card account;
 - (iv) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
 - (v) any other transactions as may be prescribed by us;
 - (vi) any payments made to government institutions and services (for example, court costs, fines, bail and bond payments, tax payment, postal services, intra-government purchases and any other government services not classified here);
 - (vii) any payment made to charitable/religious organizations;
 - (viii) monthly installments under 0% Instalment Payment Plan and SmartPay;
 - (ix) any payment to educational institutions, with effect from 1 Sep 2019;

- (x) any payment made to Member Financial Institution – Merchandise and Services, Securities – Brokers and Dealers, Stored Value Card Purchase/Load, Betting/Track/Casino/Lotto and Political Organizations;
- (xi) any payment made on gambling or trading platforms (including but not limited to websites for trading of shares, foreign currency and cryptocurrency);
- (xii) selected transactions such as insurance payments, Grab mobile wallet top-ups, wire transfers, payments to Non-Financial Institutions, quasi-cash and more;
- (xiii) transactions involving payments to hospitals, automobile parking lots and garages (with effect from 1 Feb 2021);
- (xiv) any payment of funds to any prepaid accounts including without limitation:-
 - (a) top-ups made for any prepaid card; and
 - (b) payment of funds to any of the following prepaid accounts;
- (xv) any transaction made with the following transaction descriptions:

<ul style="list-style-type: none"> • AXS * • BUS/MRT* • EZ LINK* • EZ-LINK* • EZLINK* • EZLINKS* • FLASHPAY* • NETSFLASHPAY* • MB * MONEYBOOKERS.COM • OANDA ASIA PAC • OANDAASIAPA • PAYPAL* PLUS500 • PAYPAL* PLUS500.COM • PAYPAL * BIZCONSULTA 	<ul style="list-style-type: none"> • PAYPAL * OANDAASIAPA • PAYPAL * CAPITALROYA • PLUS500 • PLUS500UK LIMITED • Saxo Cap Mkts Pts Ltd • SKR*PLUS500CY LTD • SKR*SKRILL.COM • TRANSIT* • TRANSIT LINK* • TRANSITLINK* • WWW.IGMARKETS.COM.SG • WWW.MYEZLINK.COM.SG • WWW.PLUS500.CO.UK • TL-ABT*
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5. UOB JCB SMART\$ Rebate Programme

- 5.1 You will earn SMART\$ rebate for spending at all participating SMART\$ Merchants that accept UOB JCB Card.
- 5.2 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse awarding any SMART\$ rebate for such transactions. We reserve the right to cancel and void any SMART\$ rebates awarded in your statement of account at any time if we deem that such SMART\$ rebate earned was not from your qualifying spend of and you shall not be entitled to any compensation or payment whatsoever.
- 5.3 Please refer to www.uob.com.sg/smart for full terms and conditions relating to the UOB SMART\$ Rebate Programme (“**SMART\$ Terms**”) that apply to the UOB JCB Card and which you agree to be bound by upon receipt or acceptance of or signing on or use of the UOB JCB Card. In the event of any inconsistency between these Terms and the SMART\$ Terms, these Terms shall prevail to the extent of such inconsistency.

6. General Conditions

- 6.1 No UNI\$ will be awarded for all transactions made with the UOB JCB Card.
- 6.2 You will not be entitled to enjoy the benefit and/or privileges stated herein if:-
- (i) your Card account is suspended, cancelled, closed or terminated;
 - (ii) your 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
 - (iii) you are mentally unsound, facing legal incapacity or is incapable of handling your affairs, passes away, is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against you.
- 6.3 We shall not be responsible or liable for:-
- (i) any failure or delay in the transmission or receipt of evidence of sale transactions by JCB, acquiring merchants, merchant establishments, postal or telecommunication authorities, service providers or any other parties which may result in a charge incurred or transaction you made being omitted from being posted to your Card account and/or captured in our system during the spending or qualifying or eligibility period or which may affect your eligibility to qualify for any of the benefits and/or privileges stated herein;
 - (ii) any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under these Terms, due directly or indirectly to the failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider, any machine or communication or computer system, industrial dispute, war, Act of God, and/or anything outside of our control.
- 6.4 We are not an agent of the Eligible 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 Eligible Merchants, SMART\$ merchants or any merchant must be resolved directly with them respectively. We assume no liability or responsibility in any manner whatsoever for the acts or defaults of the Eligible 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 Eligible Merchants, SMART\$ merchants or any merchant.
- 6.5 We reserve the right to reject any request for cash rebate and SMART\$ adjustment in our sole and absolute discretion without assigning any reason therefor and is not obliged to enter into any correspondence with you concerning such adjustments.
- 6.6 Adjustments will be made to the cash rebate and SMART\$ if there is any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at our discretion.
- 6.7 To earn cash rebate and SMART\$, your Card account must be in good standing and cannot be cancelled for any reason.
- 6.8 In the event that the your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the cash rebate and SMART\$ is awarded into such Card account, such cash rebate and SMART\$ earned

- shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
- 6.9 Our decision on all matters relating to your Card account and on all matters pertaining to the cash rebate, award, benefits and privileges conferred by the use of the UOB JCB Card shall be final, conclusive and binding on you. We reserve the right at any time, and from time to time in its discretion to withdraw, cancel or vary the cash rebate, award, benefits and privileges conferred by the use of the UOB JCB Card without having to disclose any reason therefor, and you shall not be entitled to any payment or compensation whatsoever.
- 6.10 We reserve the right, at our sole and absolute discretion and at any time and from time to 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. You by continuing to use the UOB JCB Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 6.11 The prevailing terms and conditions under the prevailing UOB Cardmembers Agreement (“**Standard Terms**”) (available at uob.com.sg/personal/cards/credit/tnc.html) will apply and continue to be binding on you and you agree to be bound by the Standard Terms. Please visit uob.com.sg for full details. In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency.
- 6.12 In the event of any inconsistency between the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the UOB JCB Card’s benefits, the Terms shall prevail.
- 6.13 While all the information provided herein is believed to be reliable at the time and date of printing, we make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 6.14 These Terms shall be interpreted, construed and governed by the laws of Singapore and you hereby submit to the exclusive jurisdiction of the Singapore Courts.
- 6.15 A person who is not a party to these Terms and/or any agreement governed by these Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term of such agreement or any of these Terms.
- 6.16 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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