

TERMS AND CONDITIONS GOVERNING KRISFLYER UNITED OVERSEAS BANK LIMITED (“UOB”) CREDIT CARD

This document sets out the general terms and conditions governing the KrisFlyer UOB Credit Card issued by us which we may provide to you from time to time. These terms and conditions are binding on you therefore it is important that you read and understand this document. Please refer to Clause 7 (*Definitions*) for the definitions of some of the words used in this document.

By applying for or using the KrisFlyer UOB Credit Card, you commit yourself to comply with all of the terms and conditions set out herein (“**these Terms**”). You are deemed to have already read, understood and accepted every Term.

These Terms supplement, are additional to and are to be read together with:-

- (a) our UOB Cardmembers Agreement; and
- (b) the terms and conditions of any other document or agreement governing your relationship with us.

(a) and (b) above are collectively known as the “**Other Terms**”.

If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall prevail over the Other Terms to the extent necessary to give effect to these Terms. Please visit uob.com.sg for full details.

KRISFLYER UOB CREDIT CARD

1. KrisFlyer miles

- 1.1 As a KrisFlyer UOB Credit Cardmember (“**Cardmember**”), you will earn KrisFlyer miles for all qualifying spend on your KrisFlyer UOB Credit Card (“**Card**”) in accordance with these terms and conditions.
- 1.2 You will earn 6 KrisFlyer miles for every S\$5 spent (equivalent to 1.2 KrisFlyer miles per dollar) (“**Base Miles**”) on Card Transactions (excluding Singapore Airlines Group Related Card Transactions) that are successfully charged and posted to your Card in a calendar month.
- 1.3 You will earn 15 KrisFlyer miles for every S\$5 spent (equivalent to 3 KrisFlyer miles per dollar) (“**Singapore Airlines Miles**”) on Singapore Airlines Group Related Card Transactions that are successfully charged and posted to your Card in a calendar month.
- 1.4 Base Miles and Singapore Airlines Miles earned will be calculated at the end of each calendar month and will be automatically credited to your KrisFlyer membership account that is linked to your Card. KrisFlyer miles are solely for your benefit and will only be credited to your own individual KrisFlyer membership account bearing your own name.
- 1.5 You will earn an additional 9 KrisFlyer miles for every S\$5 spent (equivalent to 1.8 KrisFlyer miles per dollar) (“**Accelerated Miles**”) on Dining, Online Shopping, Online Travel and Transport Card Transactions with a minimum required sum of S\$500 on Singapore Airlines Group Related Card Transactions charged to your card in a card

membership year (“**Condition**”). For avoidance of doubt, Accelerated Miles will be awarded within two (2) months after the card membership year. Expedition of Accelerated Miles is not allowed.

- 1.6 In summary, the Base Miles, Singapore Airline Miles and Accelerated Miles earned will be as set out in the table below:

	KrisFlyer Miles earned per S\$5 spent	Accelerated Miles with a minimum sum of S\$500 required on Singapore Airlines Group Related Card Transactions per Card membership year
All other spend	6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per dollar)	-
Dining, Online Shopping, Online Travel and Transport Card Transactions	6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per dollar)	Additional 9 KrisFlyer miles (equivalent to 1.8 KrisFlyer miles per dollar)
Singapore Airlines Group Related Card Transactions	15 KrisFlyer miles (equivalent to 3 KrisFlyer miles per dollar)	-

- 1.7 The spend on the supplementary Card(s) will be accrued to the principal Card and form part of that qualifying spend by the principal Card.

Exclusion

- 1.8 KrisFlyer miles will not be awarded for NETS and NETS-related transactions, 0% Installment Payment Plans, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, transactions relating to top-ups of any pre-paid card and brokerage / securities, any gambling related transactions, any trading transactions (including but not limited to websites for trading of shares and cryptocurrency), other financial charges and any other transactions we may exclude from time to time without prior notice.

- 1.9 KrisFlyer miles will not be awarded for the following Merchant Transaction Codes:

Category	Merchant Category Codes (MCC)
Charitable/religious organisations	8398 and 8661
Government institutions and services	9399, 9211, 9222, 9223, 9311, 9402 and 9405
Insurance	6300 and 6399

1.10 You will also not earn KrisFlyer miles for transactions with the following transaction descriptions:

<ul style="list-style-type: none"> • AXS* • 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* 	<ul style="list-style-type: none"> • OANDA ASIA PAC* • OANDAASIAPA • PAYPAL * BIZCONSULTA • PAYPAL * CAPITALROYA • PAYPAL * OANDAASIAPA • PAYPAL* PLUS500 • PAYPAL* PLUS500.COM • Saxo Cap Mkts Pte Ltd • SKR*SKRILL.COM • SKR*xglobalmarkets.com* • SKYFX.COM* • TRANSIT LINK* • WWW.IGMARKETS.COM.SG • City Index* • YOUTRIP*
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1.11 We reserve the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the above lists of transactions which KrisFlyer miles will not be awarded for, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.

Crediting of KrisFlyer Miles

1.12 You will earn KrisFlyer miles for every S\$5.00 for qualifying spend stated in clause 1.1 to 1.7.

1.13 Any calculation or determination by us of the amount of KrisFlyer miles to be awarded, is in the absence of manifest error, final and conclusive evidence of the matters to which it relates.

1.14 KrisFlyer miles earned will be reflected in the monthly Card statement.

1.15 KrisFlyer miles 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.

1.16 Once KrisFlyer miles are credited to your KrisFlyer membership account, they are governed by the terms and conditions of the KrisFlyer programme. Redemption and use of KrisFlyer miles through KrisFlyer programme are governed by the terms and conditions of the KrisFlyer Programme.

Membership of KrisFlyer Programme

1.17 To earn KrisFlyer miles, you must be a member of the KrisFlyer programme. Participation in the KrisFlyer programme is subject to the KrisFlyer terms and conditions. The latest KrisFlyer terms and conditions is available at singaporeair.com

2. Fast Track to KrisFlyer Elite Silver Status

Cardmembers, with card opened date between 23 April 2019 to 22 April 2020 (both dates inclusive), who meet a minimum S\$5,000 Singapore Airlines Group Related Card Transaction on the Card within the first year membership period, will be upgraded to the KrisFlyer Elite Silver membership tier within 6 weeks from the last calendar month of the first year membership anniversary. This benefit will not be applicable to Cardmembers who are existing KrisFlyer Elite Silver, Elite Gold or PPS Club members. The Elite Silver status is valid for one (1) year from date of upgrade only. Requalification is based on standard requalification terms under the KrisFlyer programme.

3. Privileges on Scoot

Complimentary Priority Check-in and Boarding for Scoot Flights

- 3.1 You and each member of your travelling party will enjoy complimentary priority check-in and boarding benefits for flights on Scoot, provided that payment for your flight and members of your travelling party was made on the Card in the same booking through the dedicated site.

Complimentary Additional Baggage Allowance for Scoot Flights

- 3.2 You and each member of your travelling party who purchase a minimum of 20kg baggage fare bundle, up to a maximum of 35kg baggage fare bundle, at the initial point of purchase will enjoy a complimentary 5kg upgrade for baggage allowance provided that payment for such flight was made on the Card in the same booking through the dedicated site. For the avoidance of doubt, this benefit does not apply if the baggage fare bundle is added on after the initial purchase, even if payment for such subsequent add-on was made on the Card for the same flight itinerary.

Complimentary Standard Seat Selection for Scoot Flights

- 3.3 You will enjoy complimentary standard seat selection for flights on Scoot, provided that payment for such flight was made on the Card through the dedicated site. For the avoidance of doubt, this benefit applies to the principal Cardmember only, and does not extend to other member(s) of the travelling party, even if payment for such flight was made on the Card in the same booking.

Convenience Fee Waiver for Ticket Purchases on Scoot

- 3.4 You will enjoy a S\$10 convenience fee waiver per sector per transaction for bookings made via the dedicated site flyscoot.com/KrisFlyerUOB. For the avoidance of doubt, this benefit applies to the principal cardmember only, and does not extend to other member(s) of the travelling party, even if payment for such flight was made on the Card in the same booking. You are only entitled to receive S\$10 convenience fee waiver per sector per transaction in a single transaction.

Booking Flexibility Waiver for flight changes on Scoot

- 3.5 You can enjoy a one-time Booking Flexibility Waiver per itinerary on Scoot flights, provided that payment for such flight was made on the Card through the dedicated site www.flyscoot.com/KrisFlyerUOB. For the avoidance of doubt, this benefit will only be available for the first change per flight itinerary, and for bookings that include the principal cardholder. Name change will not be available for the principal Cardmember. You may make one flight date/time OR passenger name change per booking online up to 4 hours before departure; no change fees will apply. If you are

changing to a flight with a higher fare, the fare difference will apply. Connecting journeys with partner airlines are not eligible for Booking Flexibility.

4. Privileges on KrisShop

S\$20 Rebate off Purchases on KrisShop

You will enjoy S\$20 rebate on your KrisShop purchases with a minimum spend of S\$100 nett in a single transaction. You are entitled to receive the S\$20 rebate on your KrisShop purchases only once (1) every calendar year. Upon performing an eligible transaction in the calendar year, the S\$20 rebate will be credited back to your credit card statement account within 3 months from the posting date of the eligible transaction.

5. Other Benefits and Privileges

S\$15 worth of Grab Rides to or from Changi Airport

5.1 You will enjoy two (2) Grab Promotion Codes ("**Grab Promo Code**") worth S\$15 to or from Changi Airport with the promotion code "KFUOBCC" in a calendar year. The Grab Promo Code may be used for all Grab rides (except for GrabHitch, GrabShuttle, GrabCycle and GrabFood) made using the Grab mobile application and which are charged to the Cardmember's Card. The Cardmember's Card must be set as the primary payment method in the Grab mobile application in order to use the Grab Promo Code. The Grab Promo Code may be redeemed once per half yearly (i.e Jan to Jun and Jul to Dec) and is limited to the first one thousand (1,000) redemptions per month on a first-come-first-serve basis.

S\$15 off ChangiWiFi

5.2 You will enjoy two (2) ChangiWiFi e-cash redemption code worth S\$15 in a calendar year. An e-redemption code will be issued to a Cardmember when he/she SMSes "KFUOBCC<space>16 digits card number" to 77862. The booking must be made at www.changiwifi.com and payment must be made on the Card at Changi Recommends counter. The ChangiWiFi e-cash redemption code may be redeemed once per half yearly (i.e Jan to Jun and Jul to Dec) and is limited to the first one thousand (1,000) redemptions per month on a first-come-first-serve basis.

Renewal Fee Bonus

5.3 10,000 KrisFlyer miles will be awarded to your KrisFlyer membership account within three (3) months after the full annual fee is posted and paid. If the annual fee payment is subsequently reversed, either in full or partial and for whatsoever reason, the 10,000 KrisFlyer miles awarded will be reversed upon annual fee reversal. If the Cardmember's KrisFlyer membership account does not have sufficient KrisFlyer miles balance at the time we perform the reversal, then notwithstanding the waiver, we will, impose the full annual fee on the Cardmember's account.

6. Complimentary travel insurance

6.1 Cardmembers must charge the entire fare for travel on public conveyance/transportation (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 Cards to qualify for the complimentary travel insurance (the “**Travel Insurance**”) which has the following benefits:

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

Covers accidental death or disablement whilst on public conveyance:

- S\$500,000 for Cardmember.

Emergency Medical Evacuation and Repatriation

- Up to S\$50,000 for Cardmember.

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. You should seek advice from a qualified adviser or call the insurance firm directly if in doubt.

7. Fees for Foreign Currency Transactions and Transactions Processed Outside Singapore

1	Transaction made in foreign currency:-	
(a)	(i) Non-SGD, non-USD and non AUD transaction;	The transaction will be converted at the prevailing exchange rates of the relevant credit card company, first to USD, then to SGD;
	OR	
	(ii) USD or AUD transaction:	The transaction will be converted to SGD at the prevailing exchange rates of the relevant credit card company;
(b)	Non-SGD transaction;	A foreign currency factor of 3.25% on the amount converted will be charged (out of which 1% will be retained by Mastercard).
2	Transaction made in SGD and processed outside Singapore:-	
	SGD transaction processed outside of Singapore	An International Processing fee of 1% of the transaction amount will be levied.

GENERAL

8. Third Party Rights

Unless expressly stated so, a person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) of Singapore to enforce or enjoy the benefit of any of these Terms.

9. Applicable Law and Jurisdiction

9.1 These Terms are governed by and will be interpreted according to the laws of Singapore. You agree to irrevocably submit to the exclusive jurisdiction of the courts of Singapore which means that legal proceedings against us can only be brought in the courts of Singapore and no other unless we expressly agree otherwise in writing. You agree not to enforce any judgment or order made by the courts of Singapore against any of our branches overseas. This clause does not limit our right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.

- 9.2 Without prejudice to any other provision in these Terms, any sum payable by or due from us under any KrisFlyer UOB Credit Card or any type of document whatsoever shall be payable solely and exclusively by and at our branch from which payment of the sum is due and shall be governed exclusively by the laws of the country where such branch is located unless we agree otherwise in writing.
- 9.3 You can only bring a proceeding against us for the recovery of any sum claimed or any payment obligation allegedly due from us solely and exclusively in the courts of the country where such branch is located unless expressly agreed otherwise in writing, and any judgment or order made against us by the courts of that country cannot be enforced or executed against us in a different country.
- 9.4 You agree not to bring any action against us in connection with any KrisFlyer UOB Credit Card if more than one year has passed after the cause of action has arisen.
- 9.5 We may take all actions we consider appropriate in order for us to meet any obligation or requirement, either in Singapore or elsewhere in the world, in connection with the prevention of any unlawful activity including fraud, money laundering, terrorist activity, bribery, corruption, or tax evasion or the enforcement of any economic or trade sanction. The actions we may take include closing your KrisFlyer UOB Credit Card and terminating all Services and making such reports and taking such actions we may deem appropriate.

10. General

- 10.1 No UNI\$ will be awarded for all transactions made with the Card. For spend at SMART\$ merchants, the Card will only earn SMART\$ but not KrisFlyer miles.
- 10.2 These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. Full terms and conditions of the UOB Cardmember Agreement (uob.com.sg) and UOB Rewards (uob.com.sg/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. These Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- 10.3 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 these Terms without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 10.4 We reserve the right to reject any request for KrisFlyer miles adjustment in its sole and absolute discretion without assigning any reason therefor and is not obliged to enter into any correspondence with you concerning such adjustments.
- 10.5 Adjustments will be made to the KrisFlyer miles if there is any unposted, voided, cancelled, disputed and/or reversed transaction including those arising from returned goods or services, billing disputes, or any other reason at our sole and absolute discretion.
- 10.6 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse to award any KrisFlyer miles for such transactions. We reserve the right to cancel and void or clawback any KrisFlyer miles awarded at any time if we deem that such KrisFlyer miles was not earned from qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- 10.7 To earn and receive KrisFlyer miles, your KrisFlyer UOB Credit Card must be valid, subsisting and in good standing at all times as determined by us and cannot be cancelled/closed for any reason. In the event that your KrisFlyer UOB Credit is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before any KrisFlyer miles is credited to your KrisFlyer membership account, such KrisFlyer miles earned shall be forfeited and you shall not be entitled to any compensation or payment whatsoever. We are not responsible for any loss or damage if KrisFlyer miles are not credited or available for use, and you are responsible for ensuring that your KrisFlyer membership account is able to be credited with KrisFlyer miles.
- 10.8 Participation in the KrisFlyer programme is subject to the terms and conditions of the KrisFlyer programme. If SIA discontinues, or makes and changes to the KrisFlyer programme, we will not be responsible for the impact this may have on the KrisFlyer miles earned under these Terms.

- 10.9 UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of Card transactions.
- 10.10 We are not an agent of the KrisFlyer programme, Singapore Airlines, SilkAir and Scoot or any merchant and as such, any dispute about the quality or service standard of the goods and services offered by KrisFlyer programme, Singapore Airlines, SilkAir and Scoot 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 KrisFlyer programme, Singapore Airlines, SilkAir and Scoot 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 KrisFlyer programme, Singapore Airlines, SilkAir and Scoot or any merchant.
- 10.11 Our decision on all matters relating to your KrisFlyer UOB Credit Card and on all matters pertaining to the rebate, award or use of any or all of the benefits and privileges stated herein shall be final, conclusive and binding on you. We reserve the right at any time, and from time to time in our discretion to withdraw, cancel or vary the rebate, award, benefits and privileges conferred by the use of the KrisFlyer UOB Credit Card and/or KrisFlyer UOB Account without having to disclose any reason therefor, and you shall not be entitled to any payment or compensation whatsoever.
- 10.12 Without prejudice to any other provisions in these Terms as well as the Other Terms, you hereby expressly authorise us to use and disclose to Singapore Airlines and its subsidiaries all such information relating to your KrisFlyer UOB Credit Card for purposes of the crediting of KrisFlyer miles, including but not limited to your KrisFlyer membership account number, research and marketing.
- 10.13 In the event of any inconsistency between these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the KrisFlyer UOB Credit Card, these Terms shall prevail.
- 10.14 All information is correct at the time of publishing and we make no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

11. Definitions

The following terms shall have the following meanings when used in these terms and conditions:

“**Card**” means the KrisFlyer UOB Credit Card.

“**Card Account**” means any account in respect of the Card.

“**Cardmember**” means KrisFlyer UOB Credit Cardmembers.

“**Card Transaction(s)**” means the card transaction(s) on Eligible Transactions successfully charged to the Card Account by the Cardmember and captured or posted on UOB’s systems but excludes the exclusions set out above.

“**Dining Card Transaction(s)**” means the Card Transaction(s) made at establishments whose main business activity is classified as food and beverage and bearing the Merchant Category Codes (MCC) or transaction description listed in the table below. UOB determines an online retail transaction based on system indicators. Business classifications and system indicators are both decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Category	Merchant Category Codes (MCC) or transaction description
Eating places and Restaurants, Bars and Fast food restaurants	5812, 5813 and 5814
Online food delivery (Grab Food, Deliveroo, Foodpanda and Honestbee)	DELIVEROO* FOODPANDA* Honestbee* 4121

“**Eligible Transactions**” means Dining Card Transaction(s), Online Shopping Card Transaction(s), Online Travel Card Transaction(s), Transport Card Transaction(s) and Singapore Airline Card transactions.

“**KrisFlyer programme**” means the frequent flyer programme operated by Singapore Airlines.

“**Online Shopping Card Transaction(s)**” means the Card Transaction(s) made at fashion websites that sells clothes, shoes, jewellery, accessories and bags as its main business activity including card-not-present transactions like ecommerce/mail/phone order transactions in local and foreign currencies, provided that such merchant fall within any one of the following Merchant Category Codes (MCC). UOB determines an online retail transaction based on system indicators. Business classifications and system indicators are both decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Category	Merchant Category Codes (MCC)
Online Shopping	4816, 5306, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5732-5735, 5912, 5942, 5944-5949, 5964-5970, 5992, 5999

“**Online Travel Card Transaction(s)**” means the Card Transaction(s) made at www.agoda.com, www.airbnb.com, www.booking.com, www.expedia.com, www.hotels.com, www.kaligo.com, www.traveloka.com, www.trip.com, www.uobtravel.com, via the internet using the Card. UOB determines an online transaction based on system indicators. System indicators are decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

“**Services**” includes UOB ATM Service and UOB Internet Banking Service and any other services or facilities offered via electronic means in or outside Singapore.

“**Singapore Airlines**” means Singapore Airlines Limited.

“**Singapore Airlines Group Related Card Transaction(s)**” means the Card Transaction(s) made with Singapore Airlines, SilkAir, Scoot and KrisShop.

“**Transport Card Transaction(s)**” means the Card Transaction(s) made at public transport including local bus, trains, and taxis, provided that such merchant fall within any one of the following Merchant Category Codes (MCC) or transaction descriptions. Business classifications are decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Category	Merchant Category Codes (MCC) or transaction descriptions
Local public bus and trains	BUS/MRT*
Taxis and ride hailing	4121

“**we / us / our / ourselves / the Bank / UOB**” means United Overseas Bank Limited and shall include its successors and assigns.

“**you / yourself**” refers to you (whether alone or jointly with another person/persons).