

TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED LADY'S CARDS

1. These Terms and Conditions govern your use of any UOB Lady's Card issued by United Overseas Bank Limited (“we”, “us” or “**UOB**”) in Singapore.
2. In these Terms and Conditions:
 - a. “**UOB Lady's Cards**” means:
 - i. UOB Lady's Classic Card;
 - ii. UOB Lady's Platinum Card;
 - iii. UOB Lady's Solitaire Card; and
 - iv. UOB Lady's Solitaire Metal Card,and the term “**Card**” means any of them.
 - b. “**Base UNI\$**” means the reward of 1 UNI\$ earned by a UOB Lady's Card principal cardholder (“you” or “**Cardmember**”) for every S\$5.00 (or equivalent in foreign currency) charged spent on a Card, as captured and posted on your Card account.
 - c. “**Bonus UNI\$**” means the reward of 9 UNI\$ earned by a UOB Lady's Card by a Cardmember, in addition to Base UNI\$.
 - d. “**Quarter**” means any of the following periods in a given year:
 - i. January to March;
 - ii. April to June;
 - iii. July to September; and
 - iv. October to December.
3. You will earn UNI\$ and be entitled benefits and privileges in accordance with these Terms and Conditions.

A. 10 UNI\$ for Preferred Category(ies) Spending

4. With effect from 8 March 2019:
 - a. UOB Lady's Classic Card and UOB Lady's Platinum Card Cardmembers can select one transaction category (“**Preferred Category**”) from the list of transaction categories at **Schedule 1** of these Terms and Conditions which will earn Bonus UNI\$ for every S\$5.00 (or equivalent in foreign currency) of spending in that Preferred Category; and
 - b. UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card Cardmembers can select two transaction categories (“**Preferred Categories**”) from the list of transaction categories at **Schedule 1** of these Terms and Conditions which will earn Bonus UNI\$ for every S\$5.00 of spending in those Preferred Categories.

5. In order to select a Preferred Category or Preferred Categories, as the case may be, and earn Bonus UNI\$, you must register via uob.com.sg/ladys-enrol. You may change your selection each Quarter. The first selection made upon registering will be applicable for that Quarter. Subsequent selections will only be applicable to the following Quarter where there are multiple selections made on different occasion prior to next quarter, the Bank will register the last selection record before the new Quarter, provided that such selection is made by 2359 hour before the first calendar date of the following Quarter. If you do not select your preferred category(s) for the next quarter, the current category(s) selected as per Bank's record will apply in the next quarter.

For new UOB Lady's customer who have applied their new Card through including but not limited to Application Form, Online and SMS channel, you may select your preferred category after card is activated.

6. The maximum amount of Bonus UNI\$ you can earn in a calendar month is:
 - a. 1,800 UNI\$ which is equivalent to S\$1,000 spent, if you are a UOB Lady's Classic Card or UOB Lady's Platinum Card Cardmember; or
 - b. 5,400 UNI\$ which is equivalent to S\$3,000 spent if you are a UOB Lady's Solitaire Card or UOB Lady's Solitaire Metal Card Cardmember.
7. Spending on a supplementary Card shall accrue to the principal Cardmember.
8. Base UNI\$ earned by you will be credited to your Card account on a monthly basis and reflected in the next statement cycle for the Card. Bonus UNI\$ earned by you in a calendar month will be credited to your Card account by the end of the following calendar month and reflected in the next statement cycle for the Card.
9. To earn UNI\$, your Card account must be in good standing as determined by us in our discretion and cannot be cancelled for any reason.

B. UOB Lady's LuxePay Plan

10. All application for the UOB Lady's LuxePay 6 or 12-month installment plan ("**Lady's LuxePay Plan**") must be submitted by the Principal Cardmember and is subject to UOB's approval. Application will only be processed subject to complete and accurate submission to UOB of all required details as shall be determined by UOB from time to time at its absolute discretion.
11. For a purchase transaction to be eligible to be converted into Lady's LuxePay Plan:-
 - a. such purchase transaction:-
 - i. must be made either online at website stores or at any department stores or at any retail store worldwide that sells shoes and bags as its main business activity;
 - ii. must be paid with an existing, valid and subsisting Card;
 - iii. must be of a value of S\$500.00 or more in a single transaction that has been posted to the Cardmember's statement; and

- iv. is within the permanent credit limit issued for that relevant Card;
 - b. the relevant Card account must be in good standing at the time of UOB's receipt of the relevant Lady's LuxePay Plan application; and
 - c. UOB must have received the relevant Lady's LuxePay Plan application in relation to such purchase transaction within 14 days from the Cardmember's statement in which such purchase transaction was carried out together with all the required details.
12. Any amount spent by way of cash advance, balance/funds transfer, Installment Payment Plan, Interest Free Loan, SmartPay, bill payment transactions, fee or interest-related transactions and transactions as UOB may determine will not be converted into Lady's LuxePay Plan. Notwithstanding anything to the contrary, the relevant Lady's LuxePay Plan application in relation to a purchase transaction referred to under paragraph 2 above must be received by UOB within 14 days of the Cardmember's statement in which such purchase transaction was carried out together with all the required details. Should Cardmember's Lady's LuxePay Plan application be rejected or received after the stipulated application period, Cardmember is liable to pay the outstanding balance of the said Card statement by the payment due date, failing which interest and finance charges shall apply.
13. Upon approval of Cardmember's Lady's LuxePay Plan application, Cardmember's available credit limit will be reduced by blocking out an amount equal to the total value of the purchase transactions made under both the principal Cardmember's Card and the supplementary Cardmember's Card (where applicable) which is/are converted into Lady's LuxePay Plan, but will be progressively restored upon payment(s) received from Cardmember.
14. Lady's LuxePay Plan installment amount shall be charged to the Cardmember's Card account indicated in the Lady's LuxePay Plan online application form or, where applicable, in the SMS application and will be reflected in that said Card monthly credit card statement.
15. An administrative fee of S\$100 will be levied for the processing of voluntary Card account closure, termination or early repayment of the Lady's LuxePay Plan installment amount.
16. UNI\$ will not be awarded for purchase transaction which has been successful converted into Lady's LuxePay Plan. Any UNI\$ which has been awarded will be reversed.

C. Upgrading / Downgrading Cards

17. You may upgrade or downgrade your Card (the "**Existing Card**") by:
- a. Applying for a second Lady's Card (the "**New Card**");
 - b. Sending a SMS to 77862 with the requisite keyword and information as may be determined by UOB from time to time; or
 - c. Completing and submitting the requisite upgrade form to be obtained from the Bank (no available form for downgrading).
- (Collectively the "**Upgrade/Downgrade Applications**".)
18. The Existing Card and any supplementary card(s) will be automatically terminated within 1 month from our acceptance of an Upgrade/Downgrade Application, and your Existing Card will automatically

be upgraded / downgraded to the New Card, as the case may be. For the avoidance of doubt, once your Existing Card is terminated, you will no longer enjoy the benefits or privileges of the Existing Card.

19. Upon our acceptance of your Upgrade/Downgrade Application, your Existing Card supplementary card(s) (if any) will also be upgraded/downgraded, as the case may be. The credit limit for the Existing Card account will remain unchanged for the New Card account and will be shared between the New Card issued to you and any supplementary card(s).
20. After we have accepted your Upgrade/Downgrade Application, we will send the New Card and its PIN to you by ordinary post or in any other manner which we may decide in our sole discretion. The New Card and any supplementary card(s) must be activated before use. We will not be responsible or liable for any communication (including the New Card, PIN and any supplementary card(s)) which gets lost, misplaced, defaced, tampered, stolen, damaged or misdirected, or which you do not receive.
21. The Annual Fee payable for New Cards is set out in the table below, and will only be waived for the first year unless otherwise stated. No Annual Fees are payable for the first upgraded/downgraded supplementary cards. However, we reserve the right at any time and from time to time in our discretion to vary such terms and impose Annual Fees for any supplementary cards.

Card	Annual Fee of Principal Card (Inclusive of GST)	Annual Fee of Supplementary Card (Inclusive GST)
UOB Lady's Platinum Card	S\$192.60	No annual fee for first Supplementary Card with the 2nd Supplementary Card at S\$96.30
UOB Lady's Solitaire Card	S\$406.60	No annual fee for first 2 Supplementary Card with the 3rd Supplementary Card at S\$196.20
UOB Lady's Solitaire Metal Card	S\$588.00	No annual fee for first 2 Supplementary Card with the 3rd Supplementary Card at S\$288.00

22. Only Cardmembers whose card account is active, valid, subsisting, in good standing and is satisfactorily conducted at all times as determined by us in our discretion shall be eligible to apply for an upgrade/downgrade to an Existing Card. All information contained in an Upgrade/Downgrade Application must match our records relating to the Existing Card.
23. When your card is upgraded/downgraded, the following will automatically be transferred onto your new UOB Lady's Card/UOB Lady's Solitaire Card/ UOB Lady's Solitaire Metal Card.

<ul style="list-style-type: none"> • Outstanding balance • GIRO* • SMART\$ • Recurring payment to UOI & UOB Life Assurance only 	<ul style="list-style-type: none"> • IPP • CreditSure • UNI\$ rewards^
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*For the first month after approval of the new card, you are required to check if GIRO payments to the respective organizations have been successful. If unsuccessful, you will have to arrange for alternative mode of payment.

^ For UNI\$ Rewards, you are encouraged to utilise your UNI\$ before the expiry date as stipulated on your current statement. There will not be any extension of UNI\$ rewards expiry dates with this upgrade/downgrade exercise.

24. All recurring bill payment arrangements through your Principal Card will not be transferred to the New Card. If you have existing standing instructions arranged for recurring payments such as insurance or telecommunications bill payments on your existing card, you will need to inform your bank/service providers of the change in account number upon receipt of your new UOB Lady's Card/ UOB Lady's Solitaire Card/ UOB Lady's Solitaire Metal Card.
25. Notwithstanding anything in these terms, we may at our discretion reject your Upgrade/Downgrade Application without assigning any reason whatsoever. We shall not be obliged to give any reason or enter into any correspondence with you regarding the rejection of any Upgrade/Downgrade Application.

General

26. A Cardmember 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 our 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 her.

27. We are not be responsible for any failure or delay in the transmission of sale transactions by 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.

28. 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 our discretion.

29. We may refuse to award any UNI\$ for certain transactions or 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. You will not earn UNI\$ for Card transactions that are subsequently cancelled, voided or reversed for any reason.

30. UNI\$ will not be awarded for any bill (where applicable) or insurance payment; payment or donations to any charitable, religious, or social organizations; payment of funds to prepaid accounts, including

top-ups for any pre-paid card; 0% Installment Payment Plans; UOB Lady's LuxePay Plans (if applicable); online money transfers; balance/funds transfers; cash advances; fees; interests; finance charges; late payment charges; annual fee charges; reversals; other financial charges; SMART\$ transactions and any other transactions that UOB may exclude from time to time without prior notice or giving any reason.

31. UNI\$ will not be awarded for any payment made on gambling or trading platforms (including but not limited to websites for trading of shares, foreign currency and cryptocurrency), with effect from 1 December 2018.
32. Without limiting the generality of the foregoing, the following transactions under bill payment and payment of funds to prepaid accounts do not qualify for the minimum spend and UNI\$ will not be awarded:

Establishments registered under the following MCC:

- a) 6300 Insurance Underwriting, Premiums
- b) 6399 Insurance – Default
- c) 8398 Charities
- d) 8661 Charities
- e) 9211 Court Costs
- f) 9222 Fines
- g) 9223 Bail And Bond Payments
- h) 9311 Tax Payment
- i) 9402 Postal Services – Government Only
- j) 9405 Intra- Government Purchases – Government Only
- k) 9399 Government Services – not elsewhere classified

Payment of funds to any of the following prepaid accounts:-

- EZLINK*
- EZ-Link*
- EZ Link*
- EZLINKS*
- WWW.MYEZLINK.COM.SG
- FLASHPAY*
- FlashPay ATU*
- FlashPayATU*
- MB* MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL *PLUS500.COM
- PLUS500
- PLUS500UK LIMITED
- SKR*PLUS500CY LTD
- WWW.PLUS500.CO.UK
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd

- SKR*SKRILL.COM
- WWW.IGMARKETS.COM.SG
- TRANSIT
- TRANSIT LINK*
- TRANSITLINK*
- AXS Payment*
- AXSPayment*
- NETSFLASHPAY*
- NETS VCASHCARD*

We reserve the right to amend the list above without any prior notice or giving any reason.

33. To earn UNI\$, the Cardmember's Card account must be in good standing and cannot be cancelled for any reason.
34. We shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the UNI\$.
35. 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 Cardmember's Card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
36. Our decision on all matters relating to the Cardmember's Card account shall be final, conclusive and binding on Cardmembers.
37. We may amend these Terms and Conditions with reasonable notice to you, if required by any applicable law, without assuming any liability to any person.
38. These Terms and Conditions are to be read together with the UOB Cardmembers Agreement and other UOB Rewards terms and conditions. Cardmembers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards.
39. 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.
40. 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.

Schedule 1

Transaction Categories

Transaction categories are automatically categorised according to the Merchant Category Code (MCC). The MCC determines whether the transaction is eligible for BONUS UNI\$ under each category. MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express). A merchant's registered MCC may not always correspond with its nature of business. Therefore, we cannot guarantee that a transaction will fall within your selected Preferred Category(ies) to qualify Bonus UNI\$.

Categories	Merchant Category Codes (MCC)	Description
Beauty & Wellness	5912, 5977, 7230, 7231, 7298, 7297	Discount, Mass and Drug Stores, Cosmetics Stores, Barber and Beauty Shops, Health and Beauty Spa, Massage Parlors
Dining	5811, 5812, 5814, 5499	Caterers, Eating places and Restaurants, Fast food restaurants and food deliveries
Entertainment	5813, 7832, 7922	Bars, Taverns, Lounges and Nightclubs, Motion Picture Theaters, Theatrical, Producers and Ticket Agencies
Family	5411, 5641	Grocery stores, Children and Infants wear store
Fashion	5311, 5611, 5621, 5631, 5651, 5655, 5661, 5691, 5699, 5948	Department Stores, Mens and Boys Clothing and Accessories Store, Womens Ready-To-Wear Stores, Womens Access and Specialty, Family Clothing Stores, Sports and Riding Apparel Stores, Shoes Stores, Mens and Womens Clothing Stores, Miscellaneous Apparel and Accessories Shops, Luggage and Leather Stores
Transport	4111, 4121, 4789, 5541, 5542	Local Commuter Transport, Taxi, Cabs, Limousines and Travel Service, Service Stations and Automatic Gas Dispensers
Travel	Credit card retail transaction(s) made at major airlines and/or hotels with their main business activity classified as flights and/or hotels only. (including card-not-present transactions like ecommerce/mail/phone order transactions)	