



TERMS AND CONDITIONS FOR THE UOB 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 Card"** means any of the following credit cards issued by UOB in Singapore:
 - i. UOB Lady's Classic Card;
 - ii. UOB Lady's Platinum Card;
 - iii. UOB Lady's World Mastercard;
 - iv. UOB Lady's Solitaire Card; and
 - v. UOB Lady's Solitaire Metal Card,and the term **"Card"** means any of them.
 - b. **"Base UNI\$"** means the reward of UNI\$1 for every S\$5.00 spent (equivalent to 0.4 miles per S\$1 spent) by a UOB Lady's Card principal cardholder ("**you**" or "**Cardmember**") on a Card, as posted on UOB's systems.
 - c. **"Bonus UNI\$"** means the bonus reward of 9X UNI\$ per S\$5 spent (equivalent to 3.6 miles per S\$1 spent) by you, in addition to the Base UNI\$, as posted on UOB's systems.
 - d. **"Quarter"** means any of the following periods in a given calendar year:
 - i. January to March;
 - ii. April to June;
 - iii. July to September; and
 - iv. October to December.
3. You will earn UNI\$ on your UOB Lady's Card and be entitled to the benefits and privileges in accordance with these Terms and Conditions. UNI\$ can be converted to KrisFlyer or Asia miles (in blocks of 10,000 miles) at the conversion rate of UNI\$1 = 2 miles.

A. Preferred Rewards Category(ies) Spending – 10X UNI\$ per S\$5 spent (equivalent to 4 miles per S\$1 spent)

4.
 - a. UOB Lady's Classic Card, UOB Lady's Platinum Card and UOB Lady's World Mastercard Cardmembers can select one transaction category from the list of transaction categories in **Schedule 1** of these Terms and Conditions ("**Preferred Rewards Category**"). You will be eligible to earn Bonus UNI\$ for every S\$5.00 of spending in your Preferred Rewards Category in accordance with these Terms and Conditions; and
 - b. UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card Cardmembers can select two Preferred Rewards Categories. You will be eligible to earn Bonus UNI\$ for every S\$5.00 of spending in your Preferred Rewards Categories in accordance with these Terms and Conditions.



5. To select your Preferred Rewards Category(ies) to earn Bonus UNI\$, you must first 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 occasions prior to a new Quarter, the Bank will register the last selection recorded before the new Quarter provided that such selection is made by 11.59PM (Singapore time) before the first calendar day of the following Quarter. If you do not select or change your Preferred Rewards Category(ies) for the next Quarter, the current selected category(s) shall continue to apply in the next Quarter.
6. The maximum amount of Bonus UNI\$ that you can earn in a calendar month will be capped at the following:
 - a. If you hold a UOB Lady's Classic Card, UOB Lady's Platinum Card or UOB Lady's World Mastercard, 1,800 UNI\$ (which is equivalent to S\$1,000 spent in a calendar month); or
 - b. If you hold a Lady's Solitaire Card*, 3,600 UNI\$ (which is equivalent to S\$2,000 spent in a calendar month).

***Note:** From 1 August 2025, the maximum amount of Bonus UNI\$ that you can earn in a calendar month with your UOB Lady's Solitaire Card will be revised from 3,600 UNI\$ (which is equivalent to S\$2,000 spent) to 2,700 UNI\$ (which is equivalent to S\$1,500 in spending), with each Preferred Rewards Category capped at 1,350 UNI\$ (which is equivalent to S\$750 in spending).

For illustration purposes, if you have selected only one Preferred Rewards Category, you can earn up to 1,350 UNI\$ per calendar month on that selected Preferred Rewards Category. If you have selected two Preferred Rewards Categories, you can earn up to 1,350 UNI\$ on each of your two selected Preferred Rewards Categories.

 - c. If you hold a UOB Lady's Solitaire Metal Card, 3,600 UNI\$ (which is equivalent to S\$2,000 spent in a calendar month).
7. Spending on a supplementary Card shall accrue to the principal holder of that Card.
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. For the avoidance of doubt, any Base UNI\$ and Bonus UNI\$ that may be awarded for any transactions charged to your Card will be computed based on the date that the transaction is posted on UOB's systems.
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.



10. All transactions charged to your Card and effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount of all transactions charged to your Card and posted on UOB's system will be used for the purposes of computing your Base UNI\$, Bonus UNI\$ awards pursuant to these Terms and Conditions.

B. UOB Lady's LuxePay Plan

11. All applications for the UOB Lady's LuxePay 6 or 12 months instalment plan ("**Lady's LuxePay Plan**") must be submitted by the Principal Cardmember and is subject to our approval. Applications will only be processed, subject to complete and accurate submission to us of all required details as shall be determined by us from time to time at our absolute discretion.
12. 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/- or more in a single transaction that has been posted to your 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 our receipt of the relevant Lady's LuxePay Plan application; and
 - c. We must receive the relevant Lady's LuxePay Plan application in relation to such purchase transaction within 14 days from your statement in which such purchase transaction was carried out together with all the required details.
13. Any amount spent by way of cash advance, balance/funds transfer, Instalment Payment Plan, Interest Free Loan, SmartPay, bill payment transactions, fee or interest-related transactions and transactions we 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 11 above must be received by us within 14 days of your statement in which such purchase transaction was carried out together with all the required details. Should your Lady's LuxePay Plan application be rejected or received after the stipulated application period, you are liable to pay the outstanding balance of the said Card statement by the payment due date, failing which interest and finance charges shall apply.
14. Upon approval of your Lady's LuxePay Plan application, your 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 Card and the Supplementary Card (where applicable) which is/are converted into Lady's LuxePay Plan, but will be progressively restored upon payment(s) received from you.
15. Lady's LuxePay Plan instalment amount shall be charged to your 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.
16. An administrative fee of S\$150/- will be levied for the processing of voluntary Card account closure, termination or early repayment of the Lady's LuxePay Plan instalment amount.



17. UNI\$ will not be awarded for any 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

18. You may upgrade or downgrade your Card (the **"Existing Card"**) by:
- Applying for a second Lady's Card (the **"New Card"**);
 - Sending a SMS to 77862 with the requisite keyword and information as may be determined by us from time to time; or
 - Completing and submitting the requisite upgrade form which may be obtained from us; please note that there is no available form for downgrading.
(Collectively the **"Upgrade/Downgrade Applications"**.)
19. 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 or the New Card is issued to you, you will no longer enjoy the benefits or privileges of the Existing Card.
20. You are only entitled to the benefits or privileges of one Card at all times. For avoidance of doubt, selection of Preferred Rewards Category(ies) on your New Card will take effect in the next calendar quarter and will be considered as subsequent selection if you have already selected your Preferred Rewards Category(ies) on your Existing Card.
21. Upon our acceptance of your Upgrade/Downgrade Application, any supplementary card(s) linked to your Existing Card 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).
22. 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.
23. 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 make an Upgrade/Downgrade Application. All information contained in an Upgrade/Downgrade Application must match our records relating to the Existing Card.



24. 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*• UOB\$• 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.

25. 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 the relevant billing organisations 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.
26. 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

27. The Annual Fee payable for the 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 Classic/Platinum World Mastercard	S\$196.20	No annual fee for first Supplementary Card with the 2nd Supplementary Card at S\$98.10
UOB Lady's Solitaire Card	S\$414.20	No annual fee for first 2 Supplementary Card with the 3rd Supplementary Card at S\$196.20
UOB Lady's Solitaire Metal Card	S\$598.99	No annual fee for first 2 Supplementary Card with the 3rd Supplementary Card at S\$293.38

28. You are not entitled to enjoy the benefit and/or privileges stated herein if:-

- your Card account is suspended, cancelled, closed or terminated;



- your Card account is not active, valid, subsisting or in good standing or which, in our opinion, is delinquent or has been unsatisfactorily conducted; or
 - you are incapacitated or passed away or are declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against you.
29. We are not 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 of your eligibility to qualify for any of the benefits and/or privileges stated herein.
30. Adjustments will be made to the UNI\$ if there is any credit posted to your Card account including those arising from returned goods or services, billing disputes, or any other reason at our discretion.
31. We may refuse to award any UNI\$ for certain transactions or to cancel and void any UNI\$ awarded in your statement of account at any time if it deems that such UNI\$ was not earned from your qualifying spend, and you 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.
32. UNI\$ will not be awarded for:
- a) Bill payment (where applicable);
 - b) NETS and NETS-related transactions;
 - c) 0% Instalment Payment Plans;
 - d) SmartPay;
 - e) Personal loans;
 - f) Online money transfers
 - g) Balance/funds transfers;
 - h) Cash advances;
 - i) Fees;
 - j) Interests;
 - k) Finance charges;
 - l) Late payment charges;
 - m) Annual fee charges ;
 - n) Reversals;
 - o) Void card transactions
 - p) Chargebacks
 - q) Payment of funds to prepaid accounts, including top-ups for any pre-paid card;
 - r) Transactions relating to brokerage / securities;
 - s) Any gambling related transactions, any trading transactions (including but not limited to websites for trading of shares and cryptocurrency);
 - t) UOB Lady's LuxePay Plans (if applicable)
 - u) amounts approved under the UOB Payment Facility and any associated fees or chargers (w.e.f. 19 June 2023);
 - v) Other financial charges and any other transactions we may exclude from time to time without prior notice.



33. Base UNI\$ will not be awarded for UOB\$ transactions (up till 31 Oct 2024). However, Bonus UNI\$ will be awarded if the UOB\$ transaction falls under your selected Preferred Rewards Category(ies).

Note: W.e.f. 1 Nov 2024, UOB\$ transactions will be awarded Base UNI\$.

34. UNI\$ will not be awarded for the following Merchant Transaction Codes:

Category	Merchant Category Codes (MCC)
Utilities (with effect from 1 August 2022)	4900
Wire Transfer/Remittance	4829
Nondurable Goods	5199
Direct Marketing - Insurance Services	5960
Direct Marketing - Combination Catalog and Retail Merchants (wef 1 October 2024)	5965
Cigar Stores and Stands (wef 1 October 2024)	5993
Member Financial Institution– Merchandise and Services	6012
Quasi Cash	6050, 6051, 6529, 6530, 6534, 7511
Securities–Brokers and Dealers	6211
Insurance	6300
Real Estate Agents & Managers – Rentals	6513
Stored Value Card Purchase/Load	6540
Clean/Maint/Janitorial Serv aka Property Management	7349
Automobile Parking Lots and Garages	7523
Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off- Track Betting, and Wagers at Race Tracks	7995
Hospitals	8062
Schools	8211, 8220, 8241, 8244, 8249 and 8299
Charitable/religious/political organisations	8398, 8651 and 8661
Membership Organizations (Not Elsewhere Classified) (wef 1 October 2024)	8699
Professional Services (Not Elsewhere Classified) (wef 1 October 2024)	8999
Government institutions and services	9211, 9222, 9223, 9311, 9399, 9402 and 9405

35. You will also not earn UNI\$ for transactions with the following transaction descriptions:

<ul style="list-style-type: none"> • AXS* • AMAZE* (wef 1 October 2024) • BANC DE BINARY* • BANCDEBINARY.COM* 	<ul style="list-style-type: none"> • SKR*PLUS500CY LTD • SKR*SKRILL.COM • SKR*xglobalmarkets.com* • SKYFX.COM*
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<ul style="list-style-type: none"> • City Index* • CITY INDEX* • EZ Link* • EZ LINK* • EZLINK* • EzLink* • EZ-LINK* • EZ-Link* • EZLINKS* • FlashPay* • FLASHPAY* • MB * MONEYBOOKERS.COM • NETS VCASHCARD* • NETSFLASHPAY* • OANDA* • PAYPAL* • PLUS500 • PLUS500UK LIMITED • Saxo Cap Mkts Pte Ltd 	<ul style="list-style-type: none"> • TRANSIT* • AMAZE*TRANSIT • WWW.IGMARKETS.COM.SG • WWW.MYEZLINK.COM.SG • WWW.PLUS500.CO.UK • YOUTRIP • IPAYMY* • RWS-LEVY* • SMOOVE PAY* • SINGPOST-SAM* • RazerPay* • NORWDS* (wef 21 Jul 2024)
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36. 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 UNI\$ 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. To earn UNI\$, your Card account must be in good standing and cannot be cancelled for any reason.
37. 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\$.
38. In the event that your 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 you shall not be entitled to any compensation or payment whatsoever.
39. Our decision on all matters relating to the any Card account shall be final, conclusive and binding on Cardmembers.
40. 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.
41. 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.
42. All information is correct at the time of publishing and we make no representation or warranty whether expressed or implied, and we accept no responsibility or liability for its completeness or accuracy.



43. 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.

United Overseas Bank Limited Co. Reg. No. 193500026Z. Updated in August 2025.



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 Rewards 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)	