



TERMS AND CONDITIONS GOVERNING KRISFLYER UNITED OVERSEAS BANK LIMITED ("UOB") DEBIT CARD AND KRISFLYER UOB ACCOUNTS AND SERVICES

This document sets out the general terms and conditions governing the KrisFlyer UOB Debit Card issued by us and KrisFlyer UOB Account 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 12 (*Definitions*) for the definitions of some of the words used in this document.

By applying for or using the KrisFlyer UOB Debit Card and KrisFlyer UOB Account, 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 Debit Cardmember Agreement;
- (b) our Terms and Conditions Governing Accounts and Services (Individual Customers);
- (c) the terms and conditions for the KrisFlyer UOB Account found on our application form;
- (d) the terms and conditions governing the specific product or service offered by us alone or by us together with third parties; and
- (e) the terms and conditions of any other document or agreement governing your relationship with us.

(a) to (e) 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.

KRISFLYER UOB DEBIT CARD

1. KrisFlyer miles

- 1.1 As a KrisFlyer UOB Debit Cardmember, you will earn KrisFlyer miles for all qualifying spend on your KrisFlyer UOB Debit Card ("**Card**") in accordance with these terms and conditions.
- 1.2 KrisFlyer miles earned will be calculated at the end of each calendar month and will be automatically credited to your KrisFlyer membership account maintained with Singapore Airlines. KrisFlyer miles are solely for your benefit





and will only be credited to your own individual KrisFlyer membership account bearing your own name.

- 1.3 You will earn base 2 KrisFlyer miles (equivalent to 0.4 KrisFlyer miles per dollar) ("**Base Miles**") for every Singapore Five Dollars (S\$5) spend (excluding Singapore Airlines Group Related Card Transactions and Kris+ Card Transactions) on Eligible Transactions successfully charged to your Card in a calendar month ("**Condition**").
- 1.4 You will earn 5 KrisFlyer miles (equivalent to 1 KrisFlyer miles per dollar) ("**Singapore Airlines Miles**") for every Singapore Five Dollars (S\$5) spend on Singapore Airlines Group Related Card Transactions and Kris+ Card Transactions successfully charged to your Card in a calendar month ("**Condition**").
- 1.5 A transaction is successfully charged if it has been posted in your statement within a calendar month. Where your KrisFlyer UOB Account is the default account linked to Mighty FX and you have allowed transactions in foreign currencies supported by Mighty FX to be debited from your corresponding Mighty FX foreign currency account, such transactions other than Offshore Renminbi (CNH) charged to your Card will be debited from the corresponding Mighty FX foreign currency account provided that there is sufficient foreign currency balance in it, and your spending in the supported foreign currencies will be converted to Singapore Dollars at a rate we determine and count towards fulfilment of the Condition.

Exclusion

For the purposes of this section (*Exclusion*), all references to "KrisFlyer miles" in Clauses 1.6 to 1.10 below shall include both Base Miles and Bonus Miles.

- 1.6 KrisFlyer miles will not be awarded for NETS and NETS-related transactions, 0% Installment Payment Plans, 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.



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

Merchant Transaction Code (MCC)	Description
4829	Wire Transfer / Remittance
4900	Utilities (wef from 1 August 2022)
5199	Nondurable Goods (wef 16 March 2020)
6012	Member Financial Institution - Merchandise and Services
6050	Quasi Cash - Financial Institutions, Merchandise and Services (wef 16 March 2020)
6051	Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities - Brokers and Dealers
6513	Real Estate Agents & Managers - Rentals (wef 16 March 2020)
6529	Quasi Cash - Remote Stored Value Load-Financial Institute Rentals (wef 16 March 2020)
6530	Quasi Cash-Remote Stored Value Load - Merchant Rentals (wef 16 March 2020)
6534	Quasi Cash - Remote Money Transfers (wef 16 March 2020)
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management (wef 16 March 2020)
7511	Quasi Cash - Truck Stop Trxns (wef 16 March 2020)
7523	Automobile Parking Lots and Garages (wef 1 February 2021)
7801	Government-Licensed Casinos (Online or Internet Gambling)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 February 2021)
8011	Doctors-not elsewhere classified (wef 1 August 2022 and only for KrisFlyer UOB Credit Card)
8099	Health Practitioners, Medical Services - Not Classified Elsewhere (wef 1 August 2022 and only for Krisflyer UOB Credit Card)
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services - Not Elsewhere Classified



- 1.8 Please note that a merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
- 1.9 KrisFlyer miles will not be awarded for transactions made at:
- UOB\$ merchants (list of UOB\$ merchants available at uob.com.sg/rewardsplus)
 - Shell Service Stations
 - SPC Service Stations (wef 1 December 2021)
- 1.10 You will also not earn KrisFlyer miles for payment of funds to pre-paid accounts and transactions with the following transaction descriptions:

<ul style="list-style-type: none"> • AXS* • AMAZE* TRANSIT* (Wef 1 March 2022) • BANCDEBINARY.COM • BANC DE BINARY • CITY INDEX* • EZLINK* • EZ Link* • EZ-LINK* • EZ LINK PTE LTD (FEVO) • EZLINKS.COM • FlashPay ATU • MB * MONEYBOOKERS.COM • OANDAASIAPA • OANDA ASIA PAC • PAYPAL* • PLUS500 • PLUS500UK LIMITED 	<ul style="list-style-type: none"> • Saxo Cap Mkts Pte Ltd • SKR*SKRILL.COM • TRANSIT* • WWW.IGMARKETS.COM.SG • WWW.MYEZLINK.COM.SG • WWW.PLUS500.CO.UK • SKYFX.COM • SKR*PLUS500CY LTD • SKR*xglobalmarkets.com • IPAYMY* (wef 1 August 2022) • RWS-LEVY* (wef 1 August 2022) • SMOOVE PAY* (wef 1 August 2022) • SINGPOST-SAM* (wef 1 August 2022) • RazerPay* (wef 1 August 2022) • NORWDS* (wef 21 July 2024)
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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 Singapore Five Dollars (S\$5) of the monthly sum of your Eligible Transactions.
- 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 or Account 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. Welcome Miles

- 2.1 With effect from 1 July 2019, new first time applicants of the KrisFlyer UOB Debit Card who are approved as Cardmembers on or after 1 July 2019 will receive 1,000 KrisFlyer miles ("**Welcome Miles**") when a single Eligible Transaction of at least Singapore Five Dollars (S\$5) is successfully charged to his/her KrisFlyer UOB Debit Card.
- 2.2 From 1 November 2022 onwards (inclusive of the date mentioned), new first time applicants of the KrisFlyer UOB Debit Card who are approved as Cardmembers on or after 1 November 2022 will receive 3,000 KrisFlyer miles





("Welcome Miles") when a single Eligible Transaction of at least Singapore Five Dollars (S\$5) is successfully charged to his/her KrisFlyer UOB Debit Card.

- 2.3 The Welcome Miles will be automatically credited directly into the eligible Cardmember's KrisFlyer membership account linked to his/her KrisFlyer UOB Debit Card in the following month after such Eligible Transaction is made.

Only new first time applicants of the KrisFlyer UOB Debit Card who are approved as Cardmembers on or after 1 July 2019 are eligible for the Welcome Miles. All other persons (including existing Cardmembers who were approved as Cardmembers before 1 July 2019 and former Cardmembers who have cancelled their KrisFlyer UOB Debit Card) will not be eligible for the Welcome Miles.

- 2.4 The benefits under this Clauses 2.1 to 2.3 above are governed by and subject to the applicable KrisFlyer terms and conditions.

KRISFLYER UOB ACCOUNT

3. Account and Services

- 3.1 The KrisFlyer UOB Account is denominated in Singapore Dollar.
- 3.2 The periodic statements of account will be made available to accountholder of KrisFlyer UOB Account via electronic means. Unless you have opted for statements of account to be made available by post, no statement will be sent by post.
- 3.3 The KrisFlyer UOB Account can be opened singly or jointly. You can maintain only one KrisFlyer UOB Account as a primary account holder at any time. If we become aware that you are holding more than one KrisFlyer UOB Account as a primary account holder, whether singly or jointly, we reserve the right in our sole discretion to close and terminate any additional KrisFlyer UOB Account. A primary account holder is the person listed as the main applicant in the KrisFlyer UOB Account application.
- 3.4 You will be provided with a Card which is linked to your KrisFlyer UOB Account.
- 3.5 Interest is payable on the balance in your KrisFlyer UOB Account and, where applicable, your Mighty FX foreign currency accounts linked to your KrisFlyer





UOB Account. Please refer to uob.com.sg/KrisFlyerUOB for the interest schedule.

- 3.6 Interest payable accrues daily and is calculated based on each day-end balance, and is credited at the end of each calendar month. For Mighty FX foreign currency accounts linked to your KrisFlyer UOB Account, interest payable will be in the currency denomination of the relevant Mighty FX foreign currency account.
- 3.7 If you fulfil the Condition in Clause 1.3 AND maintain the minimum required Monthly Average Balance in your KrisFlyer UOB Account (where you are the primary account holder), you will also earn bonus KrisFlyer Miles for Eligible Transactions based on credit balances held in your KrisFlyer UOB Account ("**Bonus Miles**"), which is issued to the primary account holder as the main Cardmember.
- 3.8 The Eligible Transactions refer to eligible spend on the KrisFlyer UOB Debit Card, KrisFlyer UOB Credit Card and other Eligible Cards.
- 3.9 If the requirements are not met for any calendar month, you will not receive any Bonus Miles for that calendar month. Where your KrisFlyer UOB Account is the default account linked to Mighty FX, the balance amounts in your Mighty FX foreign currency accounts will be converted to Singapore Dollars at a rate we determine and count towards the requisite Monthly Average Balance for qualification for Bonus Miles.
- 3.10 Where your KrisFlyer UOB Account is the default account linked to Mighty FX and you are the primary account holder, you will earn miles at a rate we determine for conversions of Singapore Dollars in your KrisFlyer UOB Account to a foreign currency supported by Mighty FX in your relevant Mighty FX foreign currency accounts ("**Conversion Miles**"). You will only be awarded Conversion Miles for the first four (4) conversions in a calendar year, where each conversion shall be a minimum amount of Singapore One Thousand Dollars (S\$1,000) or an equivalent amount. The prevailing payout rate and/or eligibility requirements for Conversion Miles are available [here](#).
- 3.11 The amount of Bonus Miles that may be earned and awarded to you is subject to a cap on the Monthly Average Balance in your KrisFlyer UOB Account for that particular month.



- 3.12 Only salary credit transactions of a minimum required sum into your KrisFlyer UOB Account made via GIRO reflected as "SALA" and/or such other transactions codes which we determine, will be considered a successful salary credit. Any other forms of salary credit will not qualify.
- 3.13 In the event that you hold more than one KrisFlyer UOB Account, only the credit balances in one of the KrisFlyer UOB Accounts where you are the primary account holder (which we will determine at our sole discretion) will be used to determine if you are eligible for the Bonus Miles.
- 3.14 The prevailing payout rate and/or eligibility requirements for the Base Miles and Bonus Miles are available at [here](#).

Cheques

- 3.15 You will be provided with an optional cheque facility under which you may draw and issue Singapore Dollar cheques on the KrisFlyer UOB Account. Charges may be applicable for issue of cheque books.

4. Privileges on Scoot

Complimentary Priority Check-in and Boarding for Scoot Flights

- 4.1 You and each member of your travelling party will enjoy complimentary priority check-in and boarding benefits for flights on Scoot, provided that the you are in the travelling party and payment for the flight of the travelling party was made on your Card in the same booking through the [dedicated site](#).

Complimentary Additional Baggage Allowance for Scoot Flights

- 4.2 If you purchase a minimum of twenty kilograms (20kg) baggage fare bundle at the initial point of purchase of your flight on Scoot not less than 24 hours before departure, you will enjoy a complimentary five kilograms (5kg) upgrade for baggage via an email notification thereafter. Payment for such flight must be made on your Card through the [dedicated site](#). For the avoidance of doubt, this benefit applies to you only, and does not extend to other member(s) of your travelling party, even if payment for the flight of your travelling party was made on your Card in the same booking. 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 your Card for the same flight itinerary.

Complimentary Standard Seat Selection for Scoot Flights

- 4.3 You and each member of your travelling party will enjoy complimentary standard seat selection for flights on Scoot, provided that you are in the travelling party and payment for the flight of the travelling party was made on your Card in the same booking through the dedicated site. For the avoidance of doubt, this benefit does not apply to specific standard seats. If non-eligible standard seats are selected, full prices(s) for such seat(s) will apply.
- 4.4 The benefits under this Clause 4 are governed by and subject to the applicable Scoot terms and conditions. Benefits are only applicable at the initial point of purchase of flight, and does not apply if they are added on subsequently, even if subsequent payments are made with a qualified Cardmember's Card.

5. Privileges on KrisShop

Earn up to 2.5 miles at KrisShop

- 5.1 Cardmembers, will earn 2.5 KrisFlyer miles for every Singapore One Dollar (S\$1) spent on all KrisShop purchases made inflight on Singapore Airlines and on KrisShop.com using their Card, where:
- a) 1 KrisFlyer miles for every Singapore Five Dollar (S\$5) spent (equivalent to 1 KrisFlyer miles per Singapore Dollar) will be awarded by UOB in accordance with Clause 1.3 above, and
 - b) 1.5 KrisFlyer miles for every Singapore One Dollar (S\$1) spent will be awarded by KrisShop.
- 5.2 For the 1.5 KrisFlyer miles for every Singapore One Dollar (S\$1) spent that is awarded by KrisShop, KrisFlyer miles will only be earned on the portion paid with the Card (excluding taxes, delivery fees, import duties and postal clearance charges), and not on any remaining portion of the purchase that is redeemed using KrisFlyer miles.
- 5.3 The benefits mentioned in this Clauses 5 are governed by and subject to the applicable KrisShop terms and conditions at krisshop.com/en/page/kf-miles.



6. Complimentary KrisFlyer miles validity extension

6.1 You (as primary account holder) will enjoy a one-time complimentary 12-month validity extension for up to 60,000 KrisFlyer miles which are earned on your Card and/or (if applicable) your KrisFlyer UOB Credit Card between 1 January 2021 to 31 December 2021 (both dates inclusive) (“**Eligible Miles**”).

You may log in [here](#) to view your Eligible Miles expiring in the next six (6) months.

6.2 To enjoy this benefit, please send an SMS **within the 6-month period prior to the expiry of your Eligible Miles** (see Schedule in Clause 6.3 below), in the format “**MILESEXTENSION<space>Last 4 digits of primary account holder’s Card number<space>10-digit KrisFlyer membership number<space>number of Eligible Miles to extend**” to 77862 using your mobile number in UOB’s records (“**SMS Request**”).

6.3 You (as primary account holder) are only permitted to submit a SMS Request up to a maximum of two (2) times during the period from August 2023 to December 2024 based on the Schedule stated below. You may, for each such SMS Request, consolidate the Eligible Miles to be extended in blocks up of to six (6) months. For example, you may submit a SMS Request in January 2024 for all Eligible Miles that are expiring between January 2024 to June 2024, and another SMS Request in July 2024 for all Eligible Miles that are expiring between July 2024 to December 2024.

Example of SMS format:

Last 4 digits of primary account holder’s Card number	10-digit KrisFlyer membership number	Number of Eligible Miles to extend	SMS format
8888	1234567890	60,000	MILESEXTENSION 8888 1234567890 60000



Schedule:

Month of Eligible Miles earned	Month of Eligible Miles expiry	Period to submit SMS Request (both months inclusive)
January 2021	January 2024	August 2023 to January 2024
February 2021	February 2024	September 2023 to February 2024
March 2021	March 2024	October 2023 to March 2024
April 2021	April 2024	November 2023 to April 2024
May 2021	May 2024	December 2023 to May 2024
June 2021	June 2024	January 2024 to June 2024
July 2021	July 2024	February 2024 to July 2024
August 2021	August 2024	March 2024 to August 2024
September 2021	September 2024	April 2024 to September 2024
October 2021	October 2024	May 2024 to October 2024
November 2021	November 2024	June 2024 to November 2024
December 2021	December 2024	July 2024 to December 2024

- 6.4 The SMS Request will be processed within three (3) months from UOB's receipt of the SMS Request and you will be notified once the SMS Request is processed. Any requests for expedited processing will not be permitted or entertained.
- 6.5 Eligible Miles that have been successfully extended will be valid for another twelve (12) months from the date on which such Eligible Miles have been successfully extended. For example, if Eligible Miles have been successfully extended in April 2024, the new expiry date will be April 2025.
- 6.6 No further extension will be permitted for Eligible Miles which have expired for any reason whatsoever (including, without limitation, any non-receipt of the SMS Request by UOB or any incomplete, inaccurate or invalid SMS Request submitted to UOB).
- 6.7 Only Eligible Miles that are due for expiry in 2024 for the first time may be extended under this benefit, subject to the terms of this Clause 6.
- 6.8 For the purposes of this Clause 6, only primary account holders are permitted to submit a SMS Request in accordance with this Clause 6. Any request for Eligible Miles extension must be made via SMS in the SMS Request format prescribed in Clause 6.2 above. Any request for Eligible Miles extension that is





made or submitted via any other mode apart from SMS will not be processed, entertained or accepted. Any incomplete or inaccurate SMS Request submitted will not be processed and shall be automatically invalidated.

- 6.9 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by such vendors, authorities, service providers or third parties for the sending and/or receipt of any SMS.
- 6.10 For the avoidance of doubt, even if you hold both the KrisFlyer UOB Credit Card and KrisFlyer UOB Debit Card as principal cardmember and/or primary account holder, you are only entitled to a maximum of 2 SMS Requests (i.e. extension for up to 60,000 KrisFlyer miles) in total.
- 6.11 The benefits under this Clause 6 are further subject to the applicable terms and conditions of the KrisFlyer Programme.

7. Other Benefits and Privileges

2 x S\$10 worth of Grab Rides to or from Changi Airport

- 7.1 You will enjoy two (2) Grab Promotion Codes ("**Grab Promo Code**") worth Singapore Ten Dollars (S\$10) to or from Changi Airport with the promotion code "KFUOB" in a calendar year. The Grab Promo Code may be used for all Grab rides (except for GrabAssist Plus, GrabCar for Cyclists, GrabHitch, GrabShare and GrabPet XL) 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 January to June and July to December).
- 7.2 UOB reserves the right to update the applicable Grab rides from time to time without prior notice.

S\$10 off ChangiWiFi

- 7.3 You will enjoy one (1) ChangiWiFi e-cash redemption code worth Singapore Ten Dollars (S\$10) in a calendar year. An e-redemption code will be issued to a





Cardmember when he/she SMSes "KFUOB<space>16-digit card number" to 77862. The booking must be made at www.changirecommends.com/owifi.aspx and payment must be made on the Card at Changi Recommends counter. The ChangiWiFi e-cash redemption code may be redeemed once per calendar year and offer is subject to WiFi router availability.

The e-cash redemption code expires on 30 June 2024 (inclusive of the date mentioned).

S\$10 Kris+ Sign Up Bonus

- 7.4 From 1 August 2023 to 31 December 2024 (both dates inclusive) ("**Campaign Period**"), a KrisFlyer member who resides in Singapore and has successfully completed an Eligible Kris+ Sign Up (defined in Clause 7.4 below) during the Promotional Period ("**Participant**") shall receive 1,500 KrisPay miles (equivalent to Singapore Ten Dollars ("S\$10")) ("**Sign-Up Bonus Miles**").
- 7.5 For the purposes of these terms and conditions, an "**Eligible Kris+ Sign Up**" is defined as below:
- (a) when a KrisFlyer member logs into the Kris+ app for the first time, during the Campaign Period, and successfully inputs the referral code **KPUOB2324** when prompted with the referral code field during the first Kris+ login/ Wallet creation login process.
- (b) Each new Kris+ user must successfully make a minimum payment of Singapore Five Dollars (S\$5) via Apple Pay or Google Pay™ via the payment function in the Kris+ app at any Kris+ partner with Kris+ payment enabled, or by purchasing a Kris+ in-app voucher.
- 7.6 The Sign-Up Bonus Miles will be awarded to each Participant who successfully completes an Eligible Kris+ Sign-Up. The Sign-Up Bonus Miles shall be valid for six (6) months from the date of credit, following which they shall expire and no extensions will be permitted.
- 7.7 For the avoidance of doubt, any KrisFlyer member who has either logged in to the Kris+ app outside of the Campaign Period or did not input the referral code **KPUOB2324** when he/she logs into the Kris+ app for the first time during the Campaign Period will not be eligible for any Sign-Up Bonus Miles.



- 7.8 KrisPay miles credited into the Participant's KrisPay account can only be used within the Kris+ app and cannot be transferred into any KrisFlyer account. KrisPay miles are also non-transferable to other Kris+ accounts and cannot be exchanged for cash.
- 7.9 All decisions made by SIA in respect to any matter relating to the Sign-Up Bonus Miles shall be final.
- 7.10 The benefits under Clauses 7.4 to 7.9 above are governed by and subject to the applicable Kris+ terms and conditions.

8. Complimentary travel insurance

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:

- Singapore Five Hundred Thousand Dollars (S\$500,000) for Cardmember.

Emergency Medical Evacuation and Repatriation

- Up to Singapore Fifty Thousand Dollars (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.

GENERAL

9. 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 2001 of Singapore to enforce or enjoy the benefit of any of these Terms.



10. Applicable Law and Jurisdiction

- 10.1 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.
- 10.2 Without prejudice to any other provision in these Terms, any sum payable by or due from us under any KrisFlyer UOB Account or Card Account 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.
- 10.3 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.
- 10.4 You agree not to bring any action against us in connection with any KrisFlyer UOB Account or Service or Card Account if more than one year has passed after the cause of action has arisen.
- 10.5 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 Card Account and/or KrisFlyer UOB Account and terminating all Services and making such reports and taking such actions we may deem appropriate.



11. General Conditions

- 11.1 We reserve the right at any time and from time to time at our sole and absolute discretion to vary, amend or modify the rate at which KrisFlyer miles are awarded under these Terms, the quantum of the Monthly Average Balance required to be maintained in a KrisFlyer UOB Account for awarding Bonus Miles, the cap on Bonus Miles, the minimum qualifying spend amount, minimum required sum of salary credit, and the privileges on Scoot without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.
- 11.2 We reserve the right, at our 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. The change will take effect from the date specified in a notice given in accordance with our usual practice. If you continue to use the Card and/or the KrisFlyer UOB Account after the change takes effect, you shall be deemed to have accepted the change without reservation.
- 11.3 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.
- 11.4 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.
- 11.5 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 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.
- 11.6 To earn and receive KrisFlyer miles, your Card Account and your KrisFlyer UOB Account 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 Card Account and/or KrisFlyer UOB Account 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.

- 11.7 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.
- 11.8 We shall not be responsible for (i) any failure or delay in the transmission of evidence of card transactions by any acquiring merchants, merchants establishments, Mastercard International Incorporated, postal or telecommunication authorities or any other parties which may result in a delay or a transaction made by you being omitted (whether from being posted to the your Card Account and/or captured in our system or otherwise); or (ii) any late posting of the transactions and thereby affecting your eligibility for KrisFlyer miles or any promotion.
- 11.9 We are not an agent of the KrisFlyer programme, Singapore Airlines 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, 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 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 and Scoot or any merchant.
- 11.10 Our decision on all matters relating to your Card Account and/or KrisFlyer UOB Account 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 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.

- 11.11 The KrisFlyer UOB Account is not valid with any other privileges or promotions relating to deposit accounts unless otherwise stated.
- 11.12 Full terms and conditions of Nets FlashPay will apply and you agree to be bound by such terms and conditions from NETS upon receipt or acceptance of or signing on or use of the Cards. Please visit nets.com.sg for full details.
- 11.13 Without prejudice to any other provisions in these Terms as well as the Other Terms, you hereby expressly authorize us to use and disclose to Singapore Airlines and its subsidiaries all such information relating to your Card Account and KrisFlyer UOB Account for purposes of the crediting of KrisFlyer miles, including but not limited to your KrisFlyer membership account number, research and marketing.
- 11.14 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 Card and/or the KrisFlyer UOB Account, these Terms shall prevail.
- 11.15 All information is correct at the time of publishing and we make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

12. Definitions

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

"Card" means the KrisFlyer UOB Debit Card.

"Card Account" means any account in respect of the Card.

"Cardmember" means KrisFlyer UOB Debit Cardmembers.





"Eligible Transaction(s)" means the card transaction(s) successfully charged to the Card Account by the Cardmember and captured or posted on UOB's systems but excludes the exclusions set out in these Terms, or Terms of the respective Cards.

"Eligible Card(s)" means UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card, UOB Privilege Banking Card, UOB PRVI Miles American Express Card, UOB PRVI Miles Mastercard and UOB PRVI Miles Visa Card.

"KrisFlyer programme" means the frequent flyer programme operated by Singapore Airlines.

"Mighty FX" means the fixed set of foreign currency accounts which may be linked to a KrisFlyer UOB Account.

"Monthly Average Balance / MAB" means the summation of each day-end balance in KrisFlyer UOB Account for each month divided by the number of calendar days for that month.

"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, Scoot and KrisShop. For avoidance of doubt, Kris+ Transactions are not considered Singapore Airlines Group Related Card Transactions.

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

"wef" means with effect from.

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

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF





Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

United Overseas Bank Limited Co. Reg. No. 193500026Z

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