United Overseas Bank Limited

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TERMS AND CONDITIONS FOR UNI$ EARN RATE OF UOB PRIVILEGE BANKING CARD ("TERMS AND CONDITIONS")

1. General

The Terms and Conditions herein govern the UOB Privilege Banking Card ("**Card**") issued by UOB. These Terms and Conditions supplement are to be read together with and form an integral part of, the prevailing UOB Cardmembers Agreement, and may be amended by UOB in its sole and absolute discretion from time to time. Unless the context otherwise requires or these Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmembers Agreement shall have the same meanings when used or referred to below.

Cardmembers will earn UNI$, UOB$ and be entitled to benefits and privileges stated below in accordance with the Terms and Conditions below. UOB's decision on all matters pertaining to the award or use of any or all of the benefits and privileges stated below shall be final and binding on Cardmembers. The benefits and privileges described below may be amended, supplemented, or revoked by UOB at any time in UOB's sole and absolute discretion.

2. Definitions

"**Card**" means a personal UOB Privilege Banking Card issued by UOB in Singapore.

"**Card membership year**" means each year from the date on which a Cardmember's Card account is opened.

"**Cardmember**" means a Principal and/or Supplementary cardholder of a Card.

"**Local Card Transactions**" refers to any transactions successfully charged to a Cardmember's Card account and posted on the Bank's systems, and which are effected in Singapore dollars and/or at merchants with payment gateway in Singapore and shall exclude the Excluded Transactions.

"**Local Luxury Card Transactions**" refer to any retail transaction effected in Singapore dollars for purchases from the following luxury brands made at their free-standing boutiques in Singapore (but excluding purchases made at departmental stores or any other store selling clothes, shoes, bags, jewelleries, and watches as the main business activity):

A LANGE & SO	AIMER	ALEXANDER MCQUEEN	AUDEMARS PIGUET
BALENCIAGA	BALLY	BAO BAO	BERLUTI
BLANCPAIN	BOTTEGA VENETA	BREGUET	BREITLING
BURBERRY	BVLGARI	CARTIER	CELINE
CHANEL	CHAUMET	CHOPARD	CHRISTIAN DIOR
CHRISTIAN LOUBOUTIN	CORTINA WATCH	CHLOE	CLUB 21
COACH	DIOR BABY	DIOR HOMME	DAMIANI

DAVIDOFF	DOLCE & GABBANA	DOVER STREET	EMPORIO ARMANI
EMPEROR WATCH	ERMENEGILDO ZEGNA	ETRO	FENDI
FLOWER DIAMOND BOUTIQUE	FRANCK MULLER	GIORGIO ARMANI	GIVENCHY
GOYARD	GRAFF DIAMOND	GUCCI	HARRY WINSTON
HERMES	HUBLOT	HUGO BOSS	IWC SCHAFFHAUSEN
JAEGER-LECOULTRE	JIMMY CHOO	KEE HING HUNG	KIDS 21
KWANPEN	L'ATELIER BY THE HOUR GLASS	LARRY JEWELRY	LOEWE
LONGCHAMP	LONGINES	LOUIS VUITTON	LVMH WATCH & JEWELLERY
MAX MARA	MIU MIU	MONTBLANC	MOSCHINO
MOYNAT	MULBERRY	OFF WHITE	OMEGA
ON PEDDER	PANERAI	PATEK PHILIPPE	PHILIPP PLEIN
PHILIP STEIN	PIAGET	PRADA	RIMOWA
RICHARD MILLE	ROGER VIVIER	ROLEX	SAINT LAURENT
SALVATORE FERRAGAMO	SINCERE FINE WATCHES	SWISS WATCH GALLERY	TAG HEUER
THE CANARY DIAMOND	THE HOUR GLASS	TIFFANY & CO	TISSOT
TOD'S	VALENTINO	VAN CLEEF & ARPELS	VERSACE
WATCHES OF SWITZERLAND	WATCH PALACE	YULI INC. - FINE JEWELLERY	ZENITH

"**Overseas Card Transactions**" refers to any dining and retail transactions which are incurred overseas, and charged in a foreign currency (non-Singapore Dollar denominated currency) with the following merchant category codes (MCCs):

MCC	Description
5462	Bakeries
5812	Eating Places and Restaurants
5814	Quick Payment Service — Fast Food Restaurants
5309	Duty Free Stores
5310	Discount Store
5311	Department Stores
5611	Men's & Boys' Clothing and Accessory Stores
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports and Riding Apparel Stores
5661	Shoe Stores
5681	Furriers & Fur Shops

5691	Men's and Women's Clothing Stores
5699	Miscellaneous Apparel and Accessory Stores
5941	Sporting Goods Stores
5944	Jewellery, Watch, Clock, and Silverware Stores
5948	Luggage and Leather Goods Stores

For the avoidance of doubt, dining and retail transactions incurred overseas but which are charged/effected in Singapore dollars will be treated as transactions in Singapore dollars and will not be treated as Overseas Card Transactions nor Qualified Transactions and will not qualify for this Promotion.

"**Promotion**" refers to this promotion of UNI$5 awarded for every S$5 on Qualified Transactions for each Calendar Month.

"**Promotion Period**" refers to 1 January to 31 December for each calendar year.

"**Qualified Transactions**" refer to any Local Luxury Card Transactions and Overseas Card Transactions, which are charged to the Cardmember's Card during the Promotion Period, and which are posted and captured in UOB's system during the Promotion Period. The Qualified Transactions *exclude* online transactions, payment of any bill; funds to prepaid accounts, including top-ups for any pre-paid card, Instalment Payment (IPP) Plans, UOB Privilege Banking Payment Facility (if applicable), online money transfers, balance/funds transfers, instalment/personal loans, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, transactions or payments made to SPC Service Stations and Shell Service Stations, UOB$ transactions, gambling-related transactions, and/or card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

"**UOB**" or "**the Bank**" means United Overseas Bank Limited.

3. Fees

3.1 You must pay the membership fee of S$1,962 (inclusive of 9% GST) ("**Membership Fee**") upon being issued with the Card. The Membership Fee will be reflected in your first Card statement.

3.2 The Membership Fee is payable annually.

4. UNI$

4.1 Cardmembers will be awarded with UNI$30,000 (equivalent to 60,000 miles) two (2) months after the payment due date of the Membership Fee annually. For details on UNI$ redemption of miles, please refer to Clause 6.7.

4.2 The Promotion is open to all Cardmembers subject to the terms and conditions herein.

4.3 To be eligible for this Promotion, the Cardmember must have a Card(s) which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.

4.4 Further to the UNI$ earned by Cardmembers under the prevailing UOB Rewards Programme, Cardmembers shall be awarded with an additional UNI$2 for every S$5 spent on Qualified Transactions for each Calendar Month ("Additional UNI$"); provided always that the Additional UNI$ will only be

awarded for the first S$10,000 spent on the Qualified Transactions for each Calendar Month. Each Cardmember is therefore limited to a maximum of Additional UNI$4,000 for each Calendar Month.

4.5 The prevailing earn rate for UNI$ under the prevailing UOB Rewards will apply to the Qualifying Transaction amounts in excess of S$10,000.

4.6 The date of the Qualified Transactions for every Calendar Month will be determined based on posting dates (i.e. the date the transaction was successfully posted to the Cardmember's Card account, as reflected on the Cardmember's Card statement). Cardmembers earn UNI$3 for every S$5 charged on Local Card Transactions. In the event the UNI$ awarded is in decimal points, the final UNI$ awarded for each transaction will be rounded down to the nearest whole figure.

4.7 For the avoidance of doubt and without limiting the generality of the foregoing, transactions consisting of/containing the following references will not be awarded with the prevailing earn rate for UNI$ and/or Additional UNI$:

EZLINK*	WWW.PLUS500.CO.UK
EZ-Link*	PAYPAL * BIZCONSULTA
EZ Link*	PAYPAL * OANDAASIAPA
WWW.MYEZLINK.COM.SG	PAYPAL * CAPITALROYA
FlashPay ATU*	Saxo Cap Mkts Pte Ltd
FlashPayATU*	SKR*SKRILL.COM
MB* MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDAASIAPA	TRANSIT*
OANDA ASIA PAC	AMAZE* TRANSIT*
PAYPAL *PLUS500.COM	AXS Payment*
PLUS500	AXSPayment*
PLUS500UK LIMITED	AXS-PAYMENT*
SKR*PLUS500CY LTD	NETS VCASHCARD*
CITY INDEX SINGAPORE	YOUTRIP.COM*
IPAYMY*	RWS-LEVY*
SMOOVE PAY*	SINGPOST-SAM*
RazerPay*	NORWDS* (wef 21 July 2024)
Amaze* (wef 1 Oct 2024)	

4.8 For avoidance of doubt, any transactions made with any one of the following Merchant Category Codes ("MCC") will be excluded from the awarding of UNI$:

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants (wef 1 Oct 2024)
5993	Cigar Stores and Stands (wef 1 Oct 2024)
6012	Member Financial Institution–Merchandise And Services

6050	Quasi Cash–Financial Institutions, Merchandise And Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers And Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8062	Hospitals
8398	Organizations, Charitable And Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union) (wef 1 Oct 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 Oct 2024)
9211	Court Costs Including Alimony And Child Support
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—Not Elsewhere Classified

UOB reserves the right to amend the list above without any prior notice or giving any reason.

4.9 UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in any transaction made by the Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting the Cardmember's eligibility for this Promotion; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.

4.10 In the event the Additional UNI$ earned is in decimal points, the final Additional UNI$ credited into the Cardmember's Card account for each transaction will be rounded down to the nearest whole figure.

4.11 The Additional UNI$ awarded under this Promotion for the Calendar Month will be credited into the Cardmember's Card account within seven (7) working days of the next Calendar Month.

4.12 No advance crediting of Additional UNI$ will be entertained.

4.13 In the event that:

i. there are any errors or mistakes in the calculation or crediting of the Additional UNI$;
ii. if any Cardmember is subsequently discovered to be ineligible, not entitled or disqualified to participate in the Promotion;
iii. that there are credit balances in the Cardmember's Card account arising out of (but not limited to) the failure of the card transaction, returned goods or services under that transaction, billing disputes, the transactions do not qualify as Qualified Transactions; or
iv. any other situation that UOB deems fit;

UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice, to amend, correct or adjust the calculation of the Additional UNI$; to suspend, revoke, or forfeit the crediting of Additional UNI$; or where it has already been credited, to reclaim the Additional UNI$ at the expense of the Cardmember. UOB shall not be liable for any payment or compensation (whether in cash, credit, or kind) arising from the above.

5. Benefits

5.1 **Auto Assistance / Home Assistance / Travel & Medical Assistance**

5.1.1 Each principal Cardmember is entitled to benefits supplied by a third-party supplier, Aspire Lifestyles (APAC) Pte Ltd ("Aspire") ("**Aspire Program**"). The services include:

(a) Auto assistance in Singapore, West Malaysia or within 50km from the Malaysia-Thailand Border in Thailand, value up to $100 per event, maximum of 2 times per year;
(b) Home assistance support such as locksmith and electrical maintenance, value up to $100 per event, maximum of 2 times per year; and
(c) Worldwide travel and medical assistance services with coverage up to S$50,000 per assistance event and immediate family support,

subject to the terms and conditions herein and the additional terms and conditions imposed by Aspire. For the full terms and conditions of Aspire, visit www.uob.com.sg/PV-assistance.

5.1.2 UOB reserves the right to change, suspend, withdraw, or discontinue the Aspire Program at its sole discretion any time without any notice or liability to any party.

5.1.3 Cardmember shall be fully responsible for fees that are incurred by the Cardmember with Aspire as a result of services requested by the Cardmember under the Aspire Program.

5.1.4 Without prejudice and in addition to any other exclusions, UOB and Aspire shall not be responsible for any delay or failure to provide the services caused by any event beyond its reasonable control, including but not limited to, fire, earthquake, flood, lightening, riots, strikes, lockouts, government action, war, acts of terrorism and/or disruption of electrical or power supplies, disruption, breakdown or failure of equipment.

6. General

6.1 A principal or supplementary Cardmember (where applicable) is not entitled to enjoy the benefit and/or privileges stated herein if: -

(a) his/her Card account is suspended, cancelled, closed, or terminated;

(b) his/her Card account is not active, valid, subsisting or in good standing or which, in UOB's opinion, is delinquent or has been unsatisfactorily conducted; or
(c) 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.

6.2 UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa, 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.

6.3 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 the sole and absolute discretion of UOB.

6.4 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI$ for such transactions. UOB reserves the right 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.

6.5 For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) only.

6.6 To earn UNI$, the Cardmember's Card account must be in good standing and cannot be cancelled for any reason.

6.7 Cardmembers can choose to convert their UNI$ into air miles at the conversion rate of UNI$1 = 2 air miles. For full set of terms and conditions pertaining to UNI$ redemption, please visit uob.com.sg/rewards for details.

6.8 UOB 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$.

6.9 Without prejudice and in addition to any other consent the Cardmember has already provided to the Bank and any right of the Bank under applicable laws, the Cardmember consents to the collection, use and disclosure of all information and particulars (including personal data) relating to the Cardmember by the Bank to the necessary third parties for the purposes of enabling the Bank and/or the third parties to provide the services and products relating to the Card benefits and privileges to the Cardmember.

6.10 The services and products relating to the Card benefits and privileges are supplied by third party merchants and/or suppliers. The Bank is not an agent of such third-party merchants and/or suppliers. Accordingly, the Bank makes no warranty or representation as to the quality, value, merchantability, or fitness for purpose of the services and products and the Bank assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance thereof or defects in such services and products. Any dispute regarding the services and products is to be resolved directly with the merchant and/or supplier. The Bank shall not be required to assist the Cardmember or act on the Cardmember's behalf in communicating with the merchant and/or supplier of the services and products.

6.11 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.

6.12 UOB's decision on all matters relating to the Cardmember's Card account shall be final, conclusive, and binding on Cardmembers.

6.13 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 the Terms and Conditions herein 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.

6.14 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.

6.15 The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("**Standard Terms**") apply and Cardmembers continue to be bound by them. Cardmembers are deemed to have accepted these terms and conditions when they participate in the Promotion. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency relating to the Promotion.

6.16 The terms and conditions herein shall be governed by the laws of the Republic of Singapore and Cardmembers are deemed to have submitted to the exclusive jurisdiction of the Singapore courts.

6.17 A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.

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Version: Aug 2024