



TERMS AND CONDITIONS FOR ADDING ON A PRINCIPAL CARD VIA UOB MIGHTY APP

1. THESE TERMS

- 1.1 By applying for an additional principal Card (and any related Services) via UOB Mighty App 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 each of these Terms.
- 1.2 These Terms (and amendments made to them from time to time) supplement, are additional to and are to be read together with:
- (a) the Terms and Conditions of Pay with UOB Mighty;
 - (b) the Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services;
 - (c) the UOB Cardmembers Agreement; and
 - (d) the terms and conditions of any other document or agreement governing your relationship with us.
- (a) to (d) above are collectively known as the "**Other Terms**".
- 1.3. If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall apply over the Other Terms to the extent necessary to give effect to these Terms.

2. CARD ELIGIBILITY, STORING AND USAGE

- 2.1. You may apply for an additional principal Card via UOB Mighty App provided that:
- (a) you are a citizen or permanent resident of Singapore;
 - (b) there is no change in your employment or annual gross income details from our last known records;
 - (c) you have existing Card Account(s) which is/are active, valid, subsisting, in good standing and is/are satisfactorily conducted at all times as determined by us in our discretion; and
 - (d) you have fulfilled any other conditions as may be required by us at our discretion.
- 2.2. When applying for an additional principal Card via UOB Mighty App, you can request for this additional principal Card to be issued to you either as an Instant Digitised Card or a physical Card.
- 2.3. If your application for the additional principal Card to be issued as an Instant Digitised Card is approved by us:
- (a) you shall be notified via Short Messaging Service ("**SMS**") sent to your last known mobile phone number in our records (or via any other mode and manner we deem appropriate), that your application for the additional principal Card is successful; and
 - (b) you may digitize and store the Instant Digitised Card in the Mobile Wallet.
- 2.4. By digitizing and storing the Instant Digitised Card in the Mobile Wallet:
- (a) you represent and warrant that you are the person to whom the Instant Digitised Card was issued to by us;
 - (b) you agree and undertake to use the Instant Digitised Card in accordance with these Terms and the Other Terms; and
 - (c) you acknowledge that you can only use the Instant Digitised Card to make contactless payments and use the related functions present in the UOB Mighty App.

- 2.5. Where the additional principal Card is issued as an Instant Digitised Card, you are not liable for any amount charged to the additional principal Card until you have digitized and stored the said Instant Digitised Card into the Mobile Wallet.
- 2.6. If your application for the additional principal Card to be issued as an Instant Digitised Card is approved, you will not receive a physical Card. However, if you wish to subsequently receive a physical Card in addition to the Instant Digitised Card, you may apply for such physical Card through the mode and manner we deem appropriate.
- 2.7. We are not responsible for the Instant Digitised Card after you have submitted your application for an additional principal Card to be issued as an Instant Digitised Card.
- 2.8. If you had applied for the additional principal Card to be issued as a physical Card, we will send the physical Card to you (which will be at your own risk) by ordinary post or in any other mode and manner we deem appropriate. We are not responsible for the Card after it is sent.
- 2.9. Notwithstanding anything in these Terms, we may at our discretion
 - (i) revoke or reject your application for an additional principal Card.
 - (ii) issue you with a physical Card in addition to the Instant Digitised Card (notwithstanding that you only requested for the additional principal Card to be issued to you as an Instant Digitised Card)

CREDIT LIMIT

- 3.1. Your current Credit Limit on the Card Account remains unchanged and will be shared between all Cards issued to you, including Supplementary Cards, if any.
- 3.2. The Instant Digitised Card can be used for transactions for amounts not exceeding your said Credit Limit, or such other limit as determined by us from time to time at our sole discretion.

ANNUAL FEES

The annual fee payable for the additional principal Card is as follows, which will be waived for the first year only unless otherwise stated:

Type of principal Card	Annual Fee (Inclusive of Singapore's prevailing Goods and Services Tax (GST))
UOB PRVI Miles American Express® Card	S\$256.80
UOB PRVI Miles World MasterCard Card	S\$256.80
UOB PRVI Miles Visa Card	S\$256.80
UOB One Card	S\$192.60
UOB Lady's Platinum Card	S\$192.60
UOB Lady's Solitaire Card	S\$406.60
UOB Visa Signature Card	S\$214.00
UOB Preferred Platinum Visa Card	S\$192.60
UOB Delight Credit Card	S\$85.60

UOB JCB Platinum Card	S\$64.20
Singtel-UOB Platinum Card	Free Cardmember must be an individual (i.e. non-corporate) Singtel customer. There must be at least 1 and a maximum of 8 Singtel billing accounts charged to the Singtel-UOB Card Account on recurring basis at all times, to enjoy the annual fee waiver; failing which, an annual fee of S\$192.60 will apply. Cash rebate will be awarded based on the accumulated Singtel bills charged in the Singtel-UOB Card statement month. All privileges are applicable to Principal Cardmembers only. Terms and conditions apply to all featured privileges. Visit uob.com.sg/singtel for details.
UOB Union Pay Platinum Card	S\$192.60
Metro-UOB Card	S\$192.60
UOB Yolo	S\$192.60

5. **GENERAL**

- 5.1. Any failure or delay by us in exercising or enforcing any right we have under these Terms does not operate as a waiver of and does not prejudice or affect our right subsequently to act strictly in accordance with our rights.
- 5.2. You agree that these Terms may be changed from time to time. If we change or add a term or condition to these Terms, we will notify you in accordance with our usual practice and the change or addition will take effect on the date specified in the notice.
- 5.3. A person who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of these Terms.
- 5.4. 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. Any judgment or order made by the courts of Singapore cannot be enforced or executed 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.

6. **MEANING OF WORDS**

“**Credit Limit**” means the total maximum amount you are entitled to have outstanding on a Card Account.

“**Instant Digitised Card**” means a Card which is instantly issued upon our approval of your application for the Card and must be digitized and stored in the Mobile Wallet prior to any usage.

“**UOB Mighty App**” means the UOB Mobile Services application offered by UOB from time to time

“**we / us / our / ourselves / the Bank / UOB**” means United Overseas Bank Limited and/or Far Eastern Bank Limited, as the case may be, and shall include its successors and assigns.

Unless expressly defined, all words and expressions used in these Terms shall have the same meaning as those used in the Terms and Conditions of Pay with UOB Mighty. For the avoidance of doubt, where there are inconsistencies between the meanings of words set out in these Terms with the Other Terms, the meaning of the words in these Terms shall be applied when these Terms are read together with the Other Terms, in accordance with Clause 1.3. .