

## Revision to UOB Preferred Platinum American Express® Card Programme

The UOB Preferred Platinum American Express Card Programme will be replaced with the UOB Absolute Cashback Card Programme with effect from 1 July 2021, a card that rewards you with 1.7% limitless cashback on your spend, with no minimum spend, no cap on cashback and no spend exclusions.

A first year annual fee waiver of S\$192.60 (including GST) will apply under the UOB Absolute Cashback Programme.

“No spend exclusions” does not include NETS transactions made with the UOB Absolute Cashback Card.

For more details, please refer to the list of [Frequently Asked Questions](#).

Please also visit [uob.com.sg/absolute](http://uob.com.sg/absolute) for details on the UOB Absolute Cashback Card.

Updated 4 May 2021. United Overseas Bank Limited Co. Reg. No.193500026Z

## Terms and Conditions Governing UOB Preferred Platinum American Express® Card (“Terms and Conditions”)

These Terms apply to your UOB Preferred Platinum American Express® Card issued by United Overseas Bank Limited (“UOB”) in Singapore and you will earn UNI\$ for spending on your UOB Preferred Platinum American Express Card (the “Card”).

**Please note that these Terms and Conditions will no longer be valid with effect from 1 July 2021.**

### 2X UNI\$

- (i) You will earn UNI\$2 per S\$5 spend on the Card. There is no cap to the amount of UNI\$ earned on this basic tier.
- (ii) Notwithstanding anything to the contrary and for the avoidance of doubt, the following do not qualify as Card Transactions and UNI\$ will not be awarded for such Card Transactions:-
  - a) any credit card transaction that was charged to the Card Account but was subsequently cancelled, void or reversed for any reason;
  - b) NETS and NETS-related transactions, 0% Instalment Payment Plans, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges
  - c) any fees payable to UOB (or any third party) for transfer of any debit balance on any other credit card;
  - d) any payments made to government institutions and services (for example, court costs, fines, bail and bond payments, tax payment, postal services, intra-government purchases and any other government services not classified here), charitable/religious organizations, gambling or trading platforms (including but not limited to websites for trading of shares, foreign currency and cryptocurrency);
  - e) any transactions or payments made at, via or to AXS;
  - f) any payment to educational institutions with effect from 1 September 2019;
  - g) any payment made to Member Financial Institution – Merchandise and Services, Securities – Brokers and Dealers, Stored Value Card Purchase/Load, Betting/Track/Casino/Lotto and Political Organisations with effect from 30 November 2019;
  - h) any payment made to selected transactions such as insurance payments, Grab mobile wallet top-ups, wire transfers, payments to Non-Financial Institutions (such as crypto-currencies etc), quasi-cash and more with effect from 16 March 2020. For the avoidance of doubt, all other Grab transactions will continue to be eligible for awarding of UNI\$;
  - i) any payment made to hospitals, automobile parking lots and garages with effect from 1 February 2021;
  - j) any payment of funds to the following prepaid accounts, including but not limited to top-ups on any stored value facility: -
    - EZ Link Transport;
    - EZ Link Pte Ltd (FEVO);
    - EZ Link (Imagine Card);
    - EZLink;
    - EZ-Link EZ-Reload (ATU);
    - FlashPay ATU;
    - MB \* Moneybookers.com;
    - Oandaasiapa;
    - Oanda Asia Pac;
    - Paypal \* Bizconsulta;
    - Paypal \* Oandaasiapa;
    - Paypal \* Capitalroya;
    - Saxo Cap Mkts Pts Ltd;
    - SKR \* Skrill.com;
    - Transit Link PL;
    - [www.igmarkets.com.sg](http://www.igmarkets.com.sg)

k) transactions under the following Merchant Description Code (MCC):

<b>Merchant Description Code (MCC)</b>	<b>Description</b>
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
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 (wef 1 Feb 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
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
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
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

l) any other transactions that UOB may exclude from time to time without prior notice.

## 10X UNI\$ on Dining

You can enjoy 10 UNI\$ for every S\$5 spent at food and beverage (“F&B”) establishments. Eligible F&B establishments are based on Merchant Category Code (“MCC”) 5812, 5813 and 5814 under the system of American Express only; it does not include bakeries, caterers and F&B spending at establishments that does not have F&B as its main business activity such as hotels and supermarkets. Whether your spending is classified as spending at dining establishments shall be determined at the sole and absolute discretion of UOB.

With effect from 10 October 2017, the following UNI\$ awarded to you on the qualifying spend on dining transactions will be capped at UNI\$12,000 for each calendar year.

### General

- (i) UOB reserves the right to substitute the UNI\$ with another gift of similar value at its sole discretion. 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.
- (ii) UNI\$ will not be awarded for Funds Transfers, cash advance, fees, interests or any other financial charges.
- (iii) Adjustments will be made to the UNI\$ if there is any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.
- (iv) Should your 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 your statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- (v) For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only unless otherwise stated.
- (vi) To earn UNI\$, your Card Account must be in good standing and cannot be cancelled for any reason. 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 Card Account, such UNI\$ earned shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
- (vii) UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Mastercard/Visa/Unionpay/JCB/CUP/American Express, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by you being omitted for UNI\$; or (ii) any breakdown or malfunction in any computer system or equipment.
- (viii) UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of card transactions or the UNI\$.
- (ix) UOB’s decision on all matters relating to your Card Account shall be final, conclusive and binding and no payment or compensation will be given or paid by the Bank to any person. The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.

- (x) 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 these Terms without assuming any liability to any person. Should you continue to use the Card after the change takes effect, you shall be deemed to have accepted the change without reservation.
- (xi) These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards will apply and you agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit [uob.com.sg](http://uob.com.sg) for full details. In the event of any inconsistency between these Term and the UOB Cardmembers Agreement, these Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- (xii) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- (xiii) A person who is not a party to any agreement governed by the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.
- (xiv) The Terms shall be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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