



## TERMS AND CONDITIONS FOR UPGRADING/DOWNGRADING A UOB PRINCIPAL CREDIT CARD

1. These Terms and Conditions govern the upgrading / downgrading from the United Overseas Bank Limited (“**UOB**”) Credit Cards as listed at **Annex A Part I** of these Terms and Conditions (the “**Principal Cards**”).
2. You may upgrade / downgrade your existing Principal Card by any of the following means:
  - a. Applying for a second Principal Card (the “**New Card**”) within the same Principal Card type as their existing Principal Card;
  - b. Sending a SMS to 77862 with the requisite keyword and information as may be determined by UOB from time to time; or
  - c. Where applicable, completing and submitting the requisite upgrade/downgrade form to be obtained from the Bank(Each an “**Upgrade/Downgrade Application**”).
3. The existing Principal Card and any supplementary card(s) linked to your existing Principal Card will be automatically terminated within one (1) month from our acceptance of an Upgrade/Downgrade Application, and your existing Principal Card will automatically be upgraded / downgraded to the New Card, as the case may be.
4. Upon UOB’s acceptance of your Upgrade/Downgrade Application, your Principal Card’s supplementary card(s) (if any) will also be upgraded/downgraded, as the case may be, according to your Principal Card. The credit limit for the Principal 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) linked to your New Card account.
5. 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.
6. The annual fees payable for New Cards and any supplementary cards linked to the New Cards account are set out in **Annex A Part II** of these Terms and Conditions.
7. Only Principal Card cardholders 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 apply for an upgrade/downgrade to the Principal Card. All information contained in an Upgrade/Downgrade Application must match our records relating to the Principal Card.
8. All recurring bill payment arrangements through your Principal Card will not be transferred to the New Card. You are responsible for ensuring that all bills on recurring payment billing arrangements are paid.
9. By submitting an Upgrade / Downgrade Application, you confirm that you have read understood and agreed to be bound by all these Terms and Conditions. We reserve the right to amend these Terms and Conditions at any time in our sole and absolute discretion. These Terms and Conditions and any amendments thereto shall apply to any New Card you may apply for and that we may provide you with from time to time.
10. 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.

11. These terms are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement ("**Standard Terms**"). Please visit [www.uob.com.sg](http://www.uob.com.sg) for the Standard Terms. In the event of inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions herein shall prevail.
12. A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.
13. These terms shall be governed by the laws of the Republic of Singapore and all cardmembers who make any Upgrade/Downgrade Application shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

## ANNEX A

### **(I) Types of UOB Principal Cards which may be upgraded or downgraded**

Principal Cards are listed by tiers, with the highest tier being Tier 1. Cards from lower tiers may be upgraded to a higher tier card, and cards from higher tiers may be downgraded to a lower tier card.

#### Type A: UOB Lady's Cards

Tier 1: UOB Lady's Solitaire Metal Card

Tier 2: UOB Lady's Solitaire Card

Tier 3: UOB Lady's Platinum Card

#### Type B: UOB Visa Infinite Cards

Tier 1: UOB Visa Infinite Metal Card

Tier 2: UOB Visa Infinite Card

### **(II) Annual Fees**

#### Type A: UOB Lady's Cards

1. UOB Lady's Cards fees will be waived for the first year only, unless otherwise stated. Thereafter the annual fees set out in the table below will apply.

<b>UOB Lady's Cards</b>	<b>Annual Fee</b> (Inclusive of Singapore's prevailing Goods and Services Tax (GST))
UOB Lady's Platinum Card	S\$192.60
UOB Lady's Solitaire Card	S\$406.60
UOB Lady's Solitaire Metal Card	S\$588.00

2. No Annual Fees are payable for the first two upgraded or downgraded UOB Lady's supplementary cards. However, the Bank reserves the right to impose annual fees for any supplementary UOB Lady's Cards at its discretion and at any time.

#### Type B: UOB Visa Infinite Cards

1. The Annual Fees set out below shall apply to all New Cards and any supplementary cards linked to the New Card accounts.

<b>UOB Visa Infinite Cards</b>	<b>Annual Fee</b> (Inclusive of Singapore's prevailing Goods and Services Tax (GST))
UOB Visa Infinite Metal Principal Card	S\$642.00
UOB Visa Infinite Metal Supplementary Card	S\$288 (Free for the first Supplementary Card for the first year only.)
UOB Visa Infinite Principal Card	S\$1,926.00
UOB Visa Infinite Supplementary Card	Free for life for the first two Supplementary Cards, subsequent Supplementary Cards at S\$374.50

2. For the avoidance of doubt, the Annual Fee and thereafter the yearly Renewal Fee of the principal and supplementary UOB Visa Infinite Metal Card cannot be waived. Any waiver request will not be entertained.

## FREQUENTLY ASKED QUESTIONS

### Q1. What happens to my existing Card when I choose to accept the upgrade/downgrade?

Your existing Card will be automatically cancelled one (1) month upon acceptance of your new UOB Card.

We will send you the new UOB Card within two (2) working weeks upon receipt of your upgrade/downgrade acceptance reply in a form of SMS or form – subject to the Bank's approval. In the meantime, you may continue to use your existing UOB Card.

### Q2. What happens to my existing balance, Instalment Payment Plan (IPP), UOB Visa Infinite Payment Facility, GIRO, recurring bill payments, SMART\$ and UNI\$ rewards on my existing UOB Card?

#### i) What will be transferred?

When your card is upgraded/downgraded, the following will automatically be transferred onto your new UOB Card.

- Outstanding balance
- GIRO\*
- SMART\$
- Recurring bill payment to UOI & UOB Life Assurance only
- IPP
- Payment Facility
- CreditSure
- UNI\$ rewards^

\*For the first month after approval of the new UOB Card, you are required to check if GIRO payments to the respective organizations have been successful. If unsuccessful, please arrange for alternative mode of payment. We appreciate your understanding in this matter.

^ For UNI\$ Rewards, you are encouraged to utilize 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.

#### ii) What will not be transferred?

When your card is upgraded/downgraded, the following will not be transferred onto your new UOB Card.

- Recurring bill payment instructions

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 your bank/service providers of the change in account number upon receipt of your new UOB Card.