

TERMS AND CONDITIONS OF THE UOB\$ PROGRAMME

1. DEFINITIONS AND INTERPRETATIONS

1.1 "Bank" or "UOB" means United Overseas Bank Limited and its successors and assigns.

1.2 "Card Transaction" means a payment for goods or services made using a UOB Card.

1.3 "Excluded Cards" means UOB PRVI Miles Platinum American Express Card, UOB Absolute Cashback Card, UOB Preferred Platinum American Express Card, UOB UnionPay Platinum Card, UOB Travel Account Card and Purchasing Card and any other UOB Card as may be determined by the Bank in its discretion.

1.4 "Mobile Wallet" means a mobile payment wallet (including but not limited to Apple Pay, Google Pay, Fitbit Pay and Samsung Pay) to which a UOB Card has been successfully added or enrolled.

1.5 "Terms" means these terms and conditions governing the UOB\$ Programme.

1.6 "UOB\$ Merchant" means a merchant establishment participating in the UOB\$ Programme.

1.7 "UOB Card" means each or any of the UOB Credit Cards and UOB Debit Cards, but does not include the Excluded Cards.

1.8 "UOB\$" means the rebate which is either issued to or redeemed by a UOB Cardmember for a valid Card Transaction with any UOB\$ Merchant under these Terms.

1.9 "UOB Cardmember" means each or any of the principal cardmember (i.e. the person to whom the Bank issued the principal UOB Card) and the supplementary cardmember (i.e. the person to whom the Bank issued the supplementary UOB Card).

1.10 "UOB Credit Card" means any principal or supplementary credit card issued by the Bank in Singapore and which is valid, subsisting, in good standing and satisfactorily conducted in the opinion of the Bank.

1.11 "UOB Debit Card" means any principal or supplementary debit card issued by the Bank in Singapore and which is valid, subsisting, in good standing and satisfactorily conducted in the opinion of the Bank.

1.12 "UOB\$ Programme" means the UOB\$ programme governed by these Terms.

2. ELIGIBILITY

2.1 The UOB\$ Programme applies to all UOB Cards.

2.2 For the avoidance of doubt, the UOB\$ Programme does not apply to Excluded Cards.

3. ISSUE AND REDEMPTION OF UOB\$

3.1 Subject to these Terms, UOB Cardmembers may earn UOB\$ on Card Transactions at the prevailing rate agreed between the relevant UOB\$ Merchant and the Bank.

3.2 All UOB\$ earned on Card Transactions at a particular UOB\$ Merchant shall be automatically redeemed on subsequent Card Transactions made at that same UOB\$ Merchant (the "Redemption"). In other words, a UOB Cardmember cannot opt out of a Redemption in his subsequent Card Transaction(s) made at the same UOB\$ Merchant.

3.3 UOB\$ earned at a particular UOB\$ Merchant cannot be redeemed at another UOB\$ Merchant.

3.4 Card Transactions on the principal UOB Card and the supplementary UOB Card cannot be combined for the purposes of earning UOB\$. Card Transactions on the principal UOB Card will earn UOB\$ to be credited to the principal UOB Card, while Card Transactions on the supplementary UOB Card will earn UOB\$ to be credited to the supplementary UOB Card.

3.5 UOB\$ shall be calculated at the amount of each Card Transaction. 1 UOB\$ will have a redemption value which is equivalent to S\$1.00. UOB\$ may be redeemed or awarded partially in fractional amounts of less than 1 UOB\$. UOB\$ credited to the principal UOB Card can only be redeemed by the respective principal UOB Cardmember, while UOB\$ credited to the supplementary UOB Card can only be redeemed by the respective supplementary UOB Cardmember.

3.6 Redemption is subject to: (i) the availability of UOB\$ on the UOB Card; and (ii) the UOB\$ Merchant's equipment being able to process the Redemption.

3.7 UOB\$ are not transferable, cannot be exchanged for cash and cannot be used to pay for Card Transactions (except in accordance with these Terms) and/or UOB Card fees or charges.

3.8 Subject to these Terms:

- (a) UOB\$ may be earned on Card Transactions made via a Mobile Wallet.
- (b) However, UOB\$ cannot be redeemed on Card Transactions made via a Mobile Wallet.

4. EXCLUSIONS

4.1 UOB\$ will not be earned or credited, and cannot be redeemed:

- (a) for tips, sale items, special price items, promotion items or such other nonqualifying items designated by the Bank or the UOB\$ Merchants from time to time;
- (b) for payments under the Interest-Free Instalment Payment Plan;
- (c) for any refunded Card Transactions;
- (d) in the event of any breakdown or malfunction of the equipment required to process the redemption, its communication lines or any other supporting network/equipment whether or not belonging to the Bank or the UOB\$ Merchant;

- (e) in the event that the Card Transaction is processed manually for any reason;
or
- (f) in any other circumstances determined by the Bank at its discretion from time to time.

4.2 For the avoidance of doubt, if any UOB\$ is redeemed on a Card Transaction, and such Card Transaction is to be refunded, the relevant UOB\$ Merchant will only refund the final Card Transaction amount you have actually paid (i.e., the purchase price less the value of any redeemed UOB\$).

5. UOB\$ ADJUSTMENTS

5.1 UOB\$ adjustments cannot be made by UOB\$ Merchants.

5.2 The Bank may (where it considers necessary or appropriate) make or effect UOB\$ adjustments at such times and in such manner as the Bank may determine in its sole discretion.

5.3 The Bank reserves the right to reject or decline any request for UOB\$ adjustment in its sole and absolute discretion without giving any prior notice or reason, and is not obliged to enter into any correspondence with any UOB Cardmember concerning such UOB\$ adjustments.

5.4 UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the awarding and redemption of UOB\$, to rectify any errors in the calculation or otherwise adjust such calculation.

5.5 Adjustments will be made to the UOB\$ if there are any credits posted to a UOB Card account including those arising from returned goods or services, or from billings disputes, or whatsoever reasons subject to UOB's approval.

6. VARIATION

6.1 The Bank reserves the right to vary, add to or delete these Terms and to terminate the UOB\$ Programme at any time without giving any reason or prior notice. UOB Cardmembers shall not be entitled to any form of compensation in respect of changes to or withdrawal of the UOB\$ Programme.

7. GENERAL CONDITIONS

7.1 UOB shall have the absolute discretion to determine which UOB Cardmember and UOB Card account shall be eligible to participate in the UOB\$ Programme and shall be entitled to disqualify any UOB Card account and/or UOB Cardmember from participating in the UOB\$ Programme without giving any reasons or compensation.

7.2 All unredeemed UOB\$ will be forfeited:

- (a) on the UOB\$ expiry date or on the expiry date of the UOB Card, whichever is earlier;
- (b) upon the Bank's receipt of the UOB Cardmember's request to terminate his or her principal and/or supplementary UOB Card;

- (c) in the event that the UOB Card is cancelled or terminated by the Bank for any reason whatsoever;
- (d) in the event of any loss, theft, damage, destruction, fraudulent or unauthorized use of the UOB Card; or
- (e) on the termination of the UOB\$ Programme.

7.3 UNI\$ will also be awarded on transactions made at UOB\$ Merchants where UOB\$ are issued.

7.4 The validity of UOB\$ cannot be extended and expired UOB\$ will not be reinstated. The Bank's decision on all matters pertaining to the UOB\$ Programme is final, conclusive and binding.

7.5 The Bank is not an agent of the UOB\$ Merchants and as such, any dispute about the quality or service standard of the goods and services offered by the UOB\$ Merchants must be resolved directly with the UOB\$ Merchants. The Bank assumes no liability or responsibility in any manner whatsoever for the acts or defaults of the UOB\$ Merchants 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 UOB\$ Merchants.

7.6 In the event of any inconsistency between these Terms and any advertising, promotional, publicity and other materials relating to or in connection with the UOB\$ Programme, these Terms shall prevail.

7.7 A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.

7.8 These Terms shall be governed by and construed in accordance with the laws of Singapore, and all UOB Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Updated 11 April 2025