

Terms & Conditions for Redeeming UNI\$

1. You can choose to redeem your UNI\$ immediately to offset your online purchases via the participating merchant's online platform (in full or in part) if you are a principal cardholder of a UOB Visa/MasterCard credit card issued in Singapore which must be valid, subsisting and in good standing (as determined by UOB in its sole discretion).
2. To redeem, you must select "Redeem Loyalty Points" and key in your full 16-digit UOB Visa and/or MasterCard credit card number in the participating merchant's online platform during checkout. You will then be shown your available UNI\$ balance in your card account and you will be required to enter (or, as the case may be, select) the amount of UNI\$ to be utilised to offset your current purchase.
3. The minimum redemption UNI\$ amount and foreign currency conversion rates may vary across participating merchants from time to time as may be determined by UOB at its sole and absolute discretion without prior notice or liability to any person.
4. The balance amount payable to the participating merchant after redemption of the UNI\$ must be paid using your UOB Visa/MasterCard credit card. For the avoidance of doubt, UNI\$ will only be earned on the balance amount paid using your UOB Visa/MasterCard credit card after redemption of the UNI\$.
5. UNI\$ cannot be used to offset any customs/import duties and postal charges which are applicable for delivery and which may vary between countries. Any prevailing taxes, customs/import duties and postal charges (where applicable) will be borne solely by you.
6. UNI\$ cannot be used to purchase or redeem any tobacco product or tobacco related product.
7. UNI\$ will not be earned on any payments under 0% Instalment Payment Plan.
8. Once the redemption is completed, the redemption cannot be reversed, cancelled or changed and the UNI\$ used in the redemption cannot be transferred back to your available UNI\$ balance.
9. List of participating merchants may vary from time to time and shall be determined by UOB in its sole discretion. UOB shall not be required to give any notice or reason for any removal or change in the list of participating merchants.
10. UOB Rewards Programme terms and conditions apply. Please refer to uob.com.sg/rewards for details.

UOB reserves the right to amend any of the above terms and conditions at any time without prior notice, and you shall be bound by such amendments.

Date of publishing: 18 September 2020

United Overseas Bank Limited Co. Reg. No. 193500026Z