

TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) RESERVE CARD AND UOB RESERVE DIAMOND CARD (“TERMS AND CONDITIONS”)**1. General**

The Terms and Conditions herein govern the UOB Reserve Card (“**Card**”) issued by UOB. These Terms and Conditions supplement, and form an integral part of, the prevailing UOB Cardmembers Agreement, and may be amended by UOB in its sole and absolute discretion from time to time. Unless the context otherwise requires or these Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmembers Agreement shall have the same meanings when used or referred to below.

Cardmembers will earn UNI\$, SMART\$ rebate and be entitled to benefits and privileges stated below in accordance with the Terms and Conditions below. UOB’s decision on all matters pertaining to the award or use of any or all of the benefits and privileges stated below shall be final and binding on Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time in UOB’s sole and absolute discretion.

2. Definitions

“**Card**” means a personal UOB Reserve Card issued by UOB in Singapore.

“**Card membership year**” means each year from the date on which a Cardmember’s Card account is opened.

“**Cardmember**” means a Principal and/or Supplementary cardholder of a Card.

“**Local Card Transactions**” refer to any transactions successfully charged to a Cardmember’s Card account and posted on the Bank’s systems, in Singapore dollars and/or at merchants with payment gateway in Singapore, and shall exclude the Excluded Transactions.

“**Overseas Card Transactions**” refer to any transactions processed out of Singapore and successfully charged to a Cardmember’s Card account in a foreign currency (non-Singapore Dollar denominated currency), and shall exclude the Excluded Transactions.

For the avoidance of doubt, transactions incurred overseas but which are charged / effected in Singapore dollars will be treated as Local Card Transactions and will not be treated as Overseas Card Transactions. Online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.

“**Excluded Transactions**” refers to those listed in Appendix A, payment of any bill; funds to prepaid accounts, including top-ups for any pre-paid card, Instalment Payment (IPP) Plans, UOB Reserve Payment Facility (if applicable), online money transfers, balance/funds transfers, instalment/personal loans, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, SMART\$ transactions, gambling-related transactions, and/or card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

“**UOB**” or “**the Bank**” means United Overseas Bank Limited.

3. Fees

- 3.1 Principal Cardholders must pay a membership fee of S\$3,852 (inclusive of GST) (“**Principal Membership Fee**”) upon being issued with the Card. The Membership Fee will be reflected in your first Card statement.
- 3.2 Principal Cardholders must pay S\$642 (inclusive of GST) (“**Supplementary Membership Fee**”) for the 2nd and subsequent Supplementary Metal Card(s) issued, and S\$374.50 (inclusive of GST) (“**Supplementary Membership Fee**”) for the 3rd Supplementary and subsequent Supplementary Plastic Card(s) issued.
- 3.3 Both the Principal and Supplementary Membership Fees are payable annually.
- 3.4 There will be no waiver of the Principal and Supplementary Membership Fees.

4. UNI\$

- 4.1 Cardmembers will be awarded with UNI\$50,000 (equivalent to 100,000 miles) two (2) months after the payment due date of the Membership Fee annually. For details on UNI\$ redemption of miles, please refer to Clause 5.7.
- 4.2 Cardmembers earn UNI\$4 for every S\$5 charged on Local Card Transactions. 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.
- 4.3 Cardmembers earn UNI\$6 for every S\$5 charged on Overseas Card Transactions. 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.
- 4.4 UNI\$ will not be awarded for Excluded Transactions (as listed in Appendix A).

5. General

- 5.1. A Principal or Supplementary Cardmember (where applicable) is not entitled to enjoy the benefit and/or privileges if:
 - i. his/her Card account is suspended, cancelled, closed or terminated;
 - ii. his/her Card account is not active, valid, subsisting or in good standing or which, in UOB’s opinion, is delinquent or has been unsatisfactorily conducted; or
 - iii. he/she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against him/her.
- 5.2. UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other parties which may result in a charge incurred made by the Cardmember being omitted during the qualifying or eligibility period or affects any Cardmember’s eligibility to qualify for any of the benefits and/or privileges stated herein.

- 5.3. Adjustments will be made to the UNI\$ if there is any credit posted to Cardmember's Card account including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.
- 5.4. Should Cardmembers' 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 a Cardmember's statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 5.5. For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only.
- 5.6. To earn UNI\$, the Cardmember's Card account must be in good standing and cannot be cancelled for any reason.
- 5.7. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles. For full set of terms and conditions pertaining to UNI\$ redemption, please visit uob.com.sg/rewards for details.
- 5.8. UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the UNI\$.
- 5.9. UOB is not an agent of the merchants, agents, suppliers or service providers of the goods and services, benefits and privileges, offered in connection with the Card. Any dispute about the quality or service standard must be resolved directly with these merchants, agents, suppliers or service providers.
- 5.10. In the event that the Cardmember's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded into such Cardmember's Card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 5.11. UOB's decision on all matters relating to the Cardmember's Card account shall be final, conclusive and binding on Cardmembers.
- 5.12. 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 the Terms and Conditions herein without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 5.13. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

- 5.14. The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme (“**Standard Terms**”) apply and Cardmembers continue to be bound by them. Cardmembers are deemed to have accepted these terms and conditions when they participate in the Promotion. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency relating to the Promotion.
- 5.15. The terms and conditions herein shall be governed by the laws of the Republic of Singapore and Cardmembers are deemed to have submitted to the exclusive jurisdiction of the Singapore courts.
- 5.16. A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.

TERMS AND CONDITIONS FOR UOB RESERVE DIAMOND CARD PROMOTION

1. (a) The “*UOB Reserve Diamond Card*” Promotion (“**Promotion**”) is open to any Cardmember who has met all of the following conditions (“**Qualifiers**”) during the Membership Year: -
 - (i) has a Card which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by United Overseas Bank Limited (“**UOB**”) in its sole and absolute discretion; and
 - (ii) has accumulated Qualified Transactions of at least S\$1,000,000 (or its equivalent in foreign currency) charged to the account of his/her Card during the Membership Period and excludes Excluded Transactions (“**Excluded Transactions**”) listed in Appendix A, transactions incurred under the UOB Reserve Payment Facility Programme, transactions consisting of or containing the following reference: Cardup*, Facebook*, Google* and iPaymy.

For the avoidance of doubt, the benefit of all Transactions incurred by a Supplementary Cardmember of a Card during the Membership Period shall accrue to the applicable Principal Cardmember of the Card and towards the Qualified Transactions of such Principal Cardmember.

- (b) UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Cardmember to participate in the Promotion and shall not be obliged to give any reason therefor.
2. The following terms when used in the Promotion have the following meanings: -
 - (a) “**Card**” refers to a UOB Reserve Credit Card that is issued by UOB in Singapore.
 - (b) “**Card Open Date**” refers to the date during the Promotion Period on which the Card is issued to a Cardmember.
 - (c) “**Cardmember**” means a Principal Cardmember of a Card who had applied for such Card during the Promotion Period and such Card was issued to him/her on a Card Open Date.
 - (d) “**Excluded Transactions**” refer to those listed in Appendix A.
 - (e) “**Membership Year**” refers to the one calendar year period commencing from and including Card Open Date.
 - (f) “**Promotion Period**” refers to the period commencing from 1 January to 31 December 2020, both dates inclusive.
 - (g) “**Qualified Transactions**” refer to all Transactions but excludes the Excluded Transactions, transactions incurred under the UOB Reserve Payment Facility Programme, transactions consisting of or containing the following reference: Cardup*, Facebook*, Google* and iPaymy.

- (h) **“Terms and Conditions”** refers to the terms and conditions of the Promotion.
 - (i) **“Transactions”** refer to all retail transactions charged to Cardmember’s Card and successfully posted to the applicable Card account as reflected on the Cardmember’s statement during the Promotion Period.
3. Each Qualifier will be awarded **ONE (1)** complimentary Diamond-Embellished UOB Metal Reserve Credit Card (the **“Diamond Card”**) in accordance with the Terms and Conditions.
 4. Qualifiers who qualify for the Diamond Card will be notified by letters, sixty (60) days after the expiry of the Membership Year, sent by mail to the relevant Qualifier’s last known mailing address in UOB’s records. UOB shall not be liable or responsible, in any way, for any loss, misplaced, defacement, tampering with, stolen, damage or delay in the Qualifier’s receipt of the redemption letter. Any redemption letter which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged or which the Qualifier does not receive are strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any redemption letter which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged or which the Qualifier does not receive. No payment or compensation whether in cash, credit, other goods or services or other gifts or kind, in full or in part, shall be made for any Diamond Card (whether Principal or otherwise) which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.
 5. For the avoidance of doubt, the Diamond Card will be issued and delivered sixty (60) days onwards after the expiry of the Membership Year.
 6. The redemption and usage of the Diamond Card is subject to the terms and conditions in the redemption letter and/or any other terms as may be imposed by UOB.
 7. If a Qualifier requests for an additional Diamond Card to be made available to an applicable Supplementary Cardmember of the Card, such additional Diamond Card will be made available to such applicable Supplementary Cardmember subject to the payment of a fee of S\$1,070 (inclusive of GST) for each additional Diamond Card **but** limited to **TWO (2)** applicable Supplementary Cardmembers of the Card and subject to availability of the Diamond Card. Fees to be charged for such additional Diamond Card is strictly non-waivable.
 8. (a) For the avoidance of doubt: -
 - (i) if a Qualifier has received the Diamond Card (or, where applicable, a replacement Diamond Card) but subsequently requires such Diamond Card (or, where applicable, such Diamond Card) to be replaced for whatsoever reasons (whether due to lost card, damaged card (whether due to wear and tear), stolen card or otherwise) with another Diamond Card; or
 - (ii) if the Supplementary Cardmember referred to under Paragraph 7 above has received a Diamond Card but subsequently requires such Diamond Card to be replaced for whatsoever reasons (whether due to lost card, damaged card (whether due to wear and tear), stolen card or otherwise) with another Diamond Card, the Qualifier can request for a replacement Diamond Card to

be issued provided that such Qualifier has paid a fee of S\$1,070.00 (inclusive of GST) ("**Replacement Fee**") for each replacement Diamond Card **and** always subject to availability of the Diamond Card. The Replacement Fee to be charged is strictly non-waivable.

- (b) If the Qualifier is not agreeable to pay the Replacement Fee or if a Diamond Card is not available, a replacement Diamond Card will not be reissued. Instead the Diamond Card (or, where applicable, the Diamond Card) will be replaced with a standard UOB Metal Reserve Credit Card provided that the Qualifier pays a fee of S\$642.00 (inclusive of GST) and subject to availability of such standard UOB Metal Reserve Credit Card. Fee to be charged is strictly non-waivable.
9. UOB assumes no liability or responsibility for any defects or any wear and tear of the Card (whether a Diamond Card or otherwise) or the Supplementary Card (whether a Diamond Card or otherwise).
 10. For the avoidance of doubt, the Diamond Card is valid for a period of five (5) years from the date of issuance. Qualifiers will be issued a standard UOB Metal Reserve Credit Card upon card membership renewal (i.e. when the Diamond Card expires).
 11. UOB is not the principal or an agent of the merchants and/or suppliers providing the Diamond Card, or the goods and services offered in the Promotion. Any dispute about the quality or service standard must be resolved directly with the respective merchants and/or suppliers. UOB assumes no liability or responsibility for the acts or defaults of the merchants and/or suppliers, or defects in the Diamond Card or goods and services offered in the Promotion.
 12. UOB assumes no liability or responsibility for any defects, quality, merchantability, the fitness or any other aspect of Diamond Card or the goods or services offered or the acts or defaults of the merchant and/or suppliers providing the Diamond Card or the goods and services offered in the Promotion, or for any injury, loss or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of or in connection with the Promotion or redemption or usage of the Diamond Card or the goods and services offered in the Promotion, including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection thereto.
 13. UOB may, at its discretion, terminate the Promotion and/or vary any of the terms and conditions relating to the Promotion including, but not limited to, varying the Promotion Period at any time without giving any reason or prior notice or assuming any liability to any party. No appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by UOB. UOB's decision on all matters relating to or in connection with the Promotion are at its absolute discretion and shall be final, conclusive and binding on all parties. UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same and all Cardmembers and all other parties shall be bound by these termination, amendments or variations. UOB shall not be obliged to give any reason on any matter concerning the Promotion, the Card and/or Diamond Card and no correspondence or claims will be entertained.

14. UOB reserves the right, at its absolute discretion, to replace and/or substitute and/or change any of Diamond Card with another item of an equivalent or close to the prevailing recommended retail price of any of the Diamond Card, where applicable, at any time and without giving any prior notice or reason or assuming any liability to any person. UOB's determination of the substituted gifts is at its absolute discretion. No correspondence or claims will be entertained.
15. If UOB determines that the Qualifier has breached any of the terms of the Promotion, UOB reserves the right to forfeit the Diamond Card, or if already redeemed by the Qualifier, reclaim and charge the full retail value of the Diamond Card from the Qualifier through such methods as shall be decided by UOB at its sole discretion (including, without limitation, debiting such amounts from any account that the Qualifier has with UOB).
16. UOB shall not be responsible or liable for: -
 - (a) any failure or delay in the transmission of the Transactions, card transactions, sale transactions or receipt of evidence of sale transactions or any part thereof by Visa International/ MasterCard/ American Express/ CUP/ JCB, acquiring merchants for the foregoing, merchant establishments, card associations, postal or telecommunication authorities or any other parties which may result in a charge incurred or transaction made by the Cardmember or any applicable Supplementary Cardmember being omitted (whether from being posted to the Cardmember's Card account, and/or captured in UOB's system or otherwise) during the Promotion Period and the Membership Year;
 - (b) any late posting of the Transactions or for any failure in the Transactions being transacted by the Cards or being captured in UOB's system and thereby affecting a Cardmember's eligibility for the Promotion or the Diamond Card;
 - (c) for any breakdown or malfunction in any computer system or equipment; or
 - (d) for any notice or communication or direct mailer or letter which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post.
17. UOB's decision on all matters relating to the Promotion are at its discretion and shall be final, conclusive and binding on the Cardmember.
18. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with the Cardmember or any persons on any matter concerning the Promotion and no communication, appeal, correspondence or claims will be entertained and no payment or compensation will be given or paid by UOB to any person.
19. While all information provided herein is believed to be correct at the time of publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

20. Participation in the Promotion is subject to the Terms and Conditions. The prevailing terms and conditions under the UOB Cardmember Agreement together with the prevailing terms and conditions governing the applicable Card (collectively the “**Standard Terms**”) continue to apply and bind the Cardmembers. Please visit uob.com.sg for the Standard Terms. Cardmembers are deemed to have accepted the Terms and Conditions when they participate in the Promotion. In the event of any inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency. In the event of any inconsistency or discrepancies between the Terms and Conditions and any brochure, marketing or promotional material or any other material relating to the Promotion or the Diamond Card, the Terms and Conditions will prevail.
21. By participating in the Promotion, each Cardmember is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, UOB’s vendors, UOB’s suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Cardmember, contacting the Cardmember regarding the foregoing, and all purposes and promotions incidental to the Promotion.
22. The Terms and Conditions and the Promotion shall be governed by the laws of the Republic of Singapore and the Cardmembers hereby irrevocably agree to submit to the exclusive jurisdiction of the courts of Singapore.
23. A person who is not a party to the Terms and Conditions and/or any agreement governed by the Standard Terms or the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
24. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

TERMS AND CONDITIONS FOR UOB RESERVE CARD BONUS SPEND PROMOTION**Definitions**

“**UOB**” or “the **Bank**” refers to United Overseas Bank Limited.

“**Cardmember(s)**” refers to the principal holder of a Card.

“**Card**” refers to a UOB Reserve Card issued by UOB in Singapore, which is valid, subsisting and in good standing at all times as determined by UOB at its absolute discretion.

“**Promotion**” refers to this additional 100,000 miles bonus spend promotion.

“**Promotion Period**” refers to the 12-month membership period in respect of the Cardmember’s renewed Card membership.

“**Qualified Transactions**” refer to retail transactions successfully charged to Cardmember’s Card and posted to UOB’s systems during the Promotion Period. The Qualified Transactions exclude funds transfer, cash advance, loans, fees, interests and other financial charges, Dynamic Currency Conversion (DCC), card transactions that were subsequently disputed, cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

Promotion

1. Cardmembers who fulfil all of the following conditions (“Qualified Cardmembers”) will qualify for this Promotion:
 - (i) renew their Card membership after the expiry of current Card membership, and make payment of the requisite membership renewal fee
 - (ii) charge to their Card accumulated Qualified Transactions of at least S\$250,000 (“Qualifying Amount”) during the Promotion Period. For the purposes of this Promotion, transactions incurred by a supplementary Card holder shall accrue to the Cardmember and go towards computing the Qualified Transactions and Qualifying Amount.
2. Transactions incurred under the UOB Reserve Payment Facility Programme will not qualify as a Qualified Transaction for the purposes of this Promotion.
3. “**Excluded Transactions**” refers to those listed in Appendix A.
4. Qualifying Amount will be based on transaction date. For the avoidance of doubt, transaction date refers to the date the transaction was successfully posted to the Cardmember’s UOB Reserve Card account, as reflected on the Cardmember’s statement during the Promotion Period.

Reward

5. Miles awarded in UNI\$

Qualified Cardmembers will be awarded with UNI\$50,000 (“UNI\$”). These UNI\$ are in addition to the prevailing rewards earned by Cardmembers for joining or renewing the Card membership.

6. Qualified Cardmembers are awarded in UNI\$ under this Promotion, there will be no partial awarding of UNI\$.

7. Where applicable, UNI\$ will be credited into Qualifying Cardmember’s Card account as per UOB’s existing records. UOB shall not be liable or responsible, in any way, for any failure or delay in the crediting of UNI\$ to the Qualifying Cardmember’s Card account. Advance crediting of UNI\$ is strictly not permissible.

8. UOB shall not be responsible for (i) any failure or delay in the transmission of retail transactions by Visa International, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other parties which may result in a retail transaction made by the Cardmember being omitted during the Promotion Period; (ii) any late posting of the retail transactions and thereby affecting the Cardmember's eligibility for this Promotion; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.

9. 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 and Conditions (including without limitation, to correct or adjust the calculation of the Miles / UNI\$ and where such Miles / UNI\$ have been credited, to reclaim the Miles / UNI\$, and the eligibility criteria of the Cardmember) without assuming any liability to any person, and the Cardmembers shall be bound by these variations, amendments, additions or deletions.

10. If UOB subsequently discovers that the Qualifying Cardmember is not eligible to participate in the Promotion, or the Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever, UOB may at its discretion forfeit the Miles/ UNI\$, or if already redeemed, demand for payment / compensation for the UNI\$. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated herein.

TERMS AND CONDITIONS FOR LUXURY SPEND OF RESERVE CARD (“TERMS AND CONDITIONS”)
A. Definitions

“**Card**” means a personal UOB Reserve Card issued by UOB in Singapore.

“**Cardmember**” means the Principal and/or Supplementary Cardmember of a Card.

“**Local Luxury Card Transactions**” refer to any retail transaction effected in Singapore dollars for purchases from the following luxury brands made at their free-standing boutiques in Singapore (but excluding purchases made at departmental stores or any other store selling clothes, shoes, bags, jewellery and watches as the main business activity):

AUDEMARS PIGUET	BERLUTI	BOTTEGA VENETA	BURBERRY
BVLGARI	CARTIER	CELINE	CHANEL
CHAUMET	CHOPARD	CHRISTIAN DIOR	CHRISTIAN LOUBOUTIN
CORTINA WATCH	DAMIANI	DICKSON WATCH & JEWELLERY	DOLCE & GABBANA
E'COLLEZIONE	ERMENEGILDO ZEGNA	ETRO	FENDI
FLOWER DIAMOND BOUTIQUE	FRANCK MULLER	GIVENCHY	GUCCI
HARRY WINSTON	HERMES	HUGO BOSS	ISSEY MIYAKE
IWC SCHAFFHAUSEN	JAEGER-LECOULTRE	LARRY JEWELRY	L'ATELIER BY THE HOUR GLASS
LOEWE	LOUIS VUITTON	LVMH WATCH & JEWELLERY	MAX MARA
MIU MIU	MONTBLANC	MOSCHINO	ON PEDDER
PANERAI	PATEK PHILIPPE	PHILIP STEIN	PIAGET
PRADA	RICHARD MILLE	ROGER VIVIER	ROLEX
SAINT LAURENT	SALVATORE FERRAGAMO	SINCERE FINE WATCHES	THE CANARY DIAMOND
THE HOUR GLASS	TIFFANY & CO	TOD'S	TRIBECA
VALENTINO	VAN CLEEF & ARPELS	VERSACE	WATCHES OF SWITZERLAND
YULI INC. - FINE JEWELLERY			

“**Promotion**” refers to this promotion of UNI\$5 awarded for every S\$5 on Qualified Transactions for each Calendar Month.

“**Promotion Period**” refers to 1 January to 31 December for each calendar year.

“**Qualified Transactions**” refer to any Local Luxury Card Transactions, which are charged to the Cardmember’s Card during the Promotion Period, and which are posted and captured in UOB’s system during the Promotion Period. The Qualified Transactions exclude online transactions, online money transfers, balance/funds transfers, cash advance, Instalment Payment Plan (IPP) transactions, payment of funds to prepaid accounts, including top-ups for any pre-paid card, UOB Reserve Payment Facility; SMART\$ transactions, instalment/personal loans, fees, interests and other financial charges, International Processing Fee, card transactions that were subsequently

cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB. “UOB” or “the Bank” means United Overseas Bank Limited.

B. Promotion

1. The Promotion is open to all Cardmembers subject to the terms and conditions herein.
2. To be eligible for this Promotion, the Cardmember must have a Card(s) which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
3. Further to the UNI\$ earned by Cardmembers under the prevailing UOB Rewards Programme, Cardmembers shall be awarded with an additional UNI\$1 for every S\$5 spent on Qualified Transactions for each Calendar Month (“**Additional UNI\$**”); provided always that the Additional UNI\$ will only be awarded for the first S\$20,000 spent on the Qualified Transactions for each Calendar Month. Each Cardmember is therefore limited to a maximum of Additional UNI\$4,000 for each Calendar Month.
4. The prevailing earn rate for UNI\$ under the prevailing UOB Rewards will apply to the Qualifying Transaction amounts in excess of S\$20,000.
5. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles.
6. The date of the Qualified Transactions for every Calendar Month will be determined based on posting dates (i.e. the date the transaction was successfully posted to the Cardmember’s Card account, as reflected on the Cardmember’s Card statement).
7. “**Excluded Transactions**” refers to those listed in Appendix A.
8. The benefit of all transactions incurred by a Supplementary Cardmember in respect of this Promotion shall accrue to the Principal Cardmember and the Additional UNI\$ will be awarded to the Principal Cardmember.
9. UOB shall not be responsible for (i) any failure or delay in the transmission of retail transactions by Visa International, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other parties which may result in a retail transaction made by the Cardmember being omitted during the Promotion Period; (ii) any late posting of the retail transactions and thereby affecting the Cardmember's eligibility for this Promotion; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
10. In the event the Additional UNI\$ earned is in decimal points, the final Additional UNI\$ credited into the Cardmember’s Card account for each transaction will be rounded down to the nearest whole figure.

11. The Additional UNI\$ awarded under this Promotion for the Calendar Month will be credited into the Cardmember's Card account within seven (7) working days of the next Calendar Month.
12. No advance crediting of Additional UNI\$ will be entertained.
13. In the event that: i) there are any errors or mistakes in the calculation or crediting of the Additional UNI\$; ii) if any Cardmember is subsequently discovered to be ineligible, not entitled or disqualified to participate in the Promotion; iii) that there are credit balances in the Cardmember's Card account arising out of (but not limited to) the failure of the card transaction, returned goods or services under that transaction, billings disputes, iv) the transactions do not qualify as Qualified Transactions; or v) any other situation that UOB deems fit; UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice, to amend, correct or adjust the calculation of the Additional UNI\$; to suspend, revoke, or forfeit the crediting of Additional UNI\$; or where it has already been credited, to reclaim the Additional UNI\$ at the expense of the Cardmember. UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from the above.
14. In the event that the Cardmember's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Additional UNI\$ are awarded into such Card account, such Additional UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

**UOB RESERVE CARD AND UOB RESERVE DIAMOND CARD YEAR-LONG PRIVILEGES
TERMS AND CONDITIONS (“TERMS AND CONDITIONS”)****Eligibility**

1. [A] The Airport Limousine Transfer Privilege (“Programme”) is open to a Cardmember who fulfills ALL the following conditions (“**Eligible Cardmember**”):

- (i) who is the principal holder of a UOB Reserve Card or UOB Reserve Diamond Card (“**Card**”) which is issued by United Overseas Bank Limited (“**UOB**”) in Singapore;
- (ii) whose Card account is in good standing and is satisfactorily conducted (as determined by UOB in its discretion); and
- (iii) whose Card account is not voluntarily or involuntarily cancelled, terminated, closed or suspended at any time.

2. The following Programmes:

[B] The Complimentary 2nd Night Hotel Stay Privilege (“Programme”);

[C] Complimentary Meal on Us Privilege (“Programme”), and;

[D] Complimentary Birthday Treat (“Programme”);

are open to an individual who fulfills ALL the following conditions as a UOB Reserve Diamond Cardmember (“**Eligible Diamond Cardmember**”):

- a) Excluded Transactions (“**Excluded Transactions**”) as listed in Appendix A, are not eligible as the Qualifying Amount who is the principal holder of a UOB Reserve Diamond Card (“**Diamond Card**”) which is issued by United Overseas Bank Limited (“**UOB**”) in Singapore;
- b) whose Diamond Card account is in good standing and is satisfactorily conducted (as determined by UOB in its discretion);
- c) whose Diamond Card account is not voluntarily or involuntarily cancelled, terminated, closed or suspended at any time; and
- d) who charge to their Diamond Card accumulated Qualified Transactions of at least S\$1,000,000 (“**Qualifying Amount**”) during the Cardmember’s membership year. For the purposes of these Programmes, transactions incurred by a supplementary Card holder shall accrue to the Cardmember and go towards computing the Qualified Transactions and Qualifying Amount.

[A] Airport Limousine Transfer Privilege Terms and Conditions

1. This Programme is valid between 1 January and 31 December 2020 (both dates inclusive) (“**Programme Period**”).
2. Each Cardmember will be entitled to up to four (4) complimentary one-way Airport Transfer (“**Entitlement**”) per Calendar Year (“**Year**”) during the Programme Period.
3. An Airport Transfer refers to a one-way transfer to Singapore Changi Airport in one vehicle. The Airport Transfer Entitlement is non-transferable and the Principal Cardmember and/or Supplementary Cardmember must be one of the passengers during the use of the Entitlement. To qualify, Cardmembers must effect the Eligible Transactions (as defined in paragraph 5 below)
4. For the purposes of this Programme:
“**Eligible Transactions**” shall mean all airline and/or hotel purchases made under any of the Merchant Category Codes (MCCs) captured in Appendix B, with every S\$2,000 (“**Qualifying Amount**”) successfully charged to the Cardmember’s Eligible Card and posted on UOB’s systems during the Programme Period, and shall exclude the Excluded Transactions (as listed in Appendix A).
5. The **Eligible Transactions** must be charged and posted to the Cardmember’s Card within the Programme Period. UOB bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Cardmember’s eligibility to qualify for the Programme.
6. For the avoidance of doubt, Cardmembers cannot bring forward their entitlements or accumulate their spend beyond the Programme Period.
7. For the avoidance of doubt: -
 - (i) the benefit of all transactions incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the Principal Cardmember;
 - (ii) a Supplementary Cardmember shall not be entitled to the Entitlement;
 - (iii) the Qualifying Amount will be determined in Singapore Dollars and based on UOB’s prevailing foreign exchange rates as at the relevant transaction dates reflected on the Card statement during the Promotion Period for any overseas Eligible Transaction; and
 - (iv) the Entitlement deduction will be done on an account level and from the Principal Cardmember.
8. All bookings must be made via UOB Reserve Concierge at 1800 222 0990 at least 48 hours before the desired pick up time.
9. In order to utilise the Entitlement for the Airport Transfer, Cardmembers will be required to provide the necessary booking details via UOB Reserve Concierge with the designated limousine service provider – E Capital Limousine Services Pte Ltd, with his/her registered name, email address, and mobile number for verification purposes.
10. Bookings are subject to confirmation. An email confirmation will be sent within 48 hours to Cardmembers if booking is successful.

11. Cardmembers will be charged S\$60 nett per airport transfer and inclusive of any tax and late night charges, on their UOB Reserve Card, should they not meet the Eligible Transactions.
12. Should the terms and conditions of this Programme not be met, Cardmembers will be liable for the cost of any Airport Transfer(s) booked on Cardmembers' own accord with UOB Reserve Concierge.
13. By booking via E Capital Limousine Services Pte Ltd, the Cardmember consent to releasing his/her card details to be charged the applicable charges/ surcharges where necessary.
14. The designated limousine model is a Mercedes Benz – E Class, Toyota Alphard or Toyota Vellfire – MPV, subject to change without prior notice. The Airport Transfer is subject to availability. The limousine model is pre-determined and at the sole discretion of UOB (UOB Reserve Concierge) and/or its agents, contractors or representatives. Pick-up details and requirements are to be correctly mentioned during the booking process. Incomplete, incorrect information or last-minute changes may result in the inability to provide the Airport Transfer. Additional requirements which may include, but not limited to, additional pick-up points, additional luggage and/ or additional passengers will be subject to additional charges to be paid by the Cardmember.
15. The following fees and charges will be levied by the limousine service provider onto the Principal Cardmember's UOB Reserve Card, should these scenarios occur:
 - i. **Cancellation/Amendment:** Any cancellation or amendment submitted within 24 hours prior to the arranged Airport Transfer will be treated as a deduction of one Airport Transfer entitlement or chargeable at S\$60 nett should Cardmember not have an eligible entitlement.
 - ii. **No Show:** 'no show' is defined as the Cardmember failing to show up for an arranged Airport Transfer. The waiting time for any Airport Transfer shall be limited to 20 minutes, beyond which, it will be treated as a 'no show and chargeable at S\$60 nett.
 - iii. For avoidance of doubt, cancellations and amendments (less than 24 hours before the scheduled pickup time), and 'no show' will be treated as a deduction of one Airport Transfer Entitlement, if the Cardmember has qualifying entitlements in the year to deduct. Cardmembers will not need to bear the full charge if an entitlement is deducted. However, if Cardmembers have no qualified entitlements to deduct in that quarter, the full charge of S\$60 nett will be applicable, excluding any surcharges to be charged.
 - iv. **Additional stop:** The Airport Transfer does not include any additional stops. Such requests are subject to an additional charge of S\$12 nett (for any additional stop that is within 5km in deviation from the pick-up location) or S\$60 nett (For any additional stop that is more than 5km in deviation from the pick-up location) for each additional stop.
 - v. **Waiting time for Arrival/Departure:** A surcharge of S\$60 nett is payable after a waiting time of 20 minutes. Should passenger not be present for pick up after 60 minutes of wait timing time from the agreed pick-up time, the driver will depart from the location.

- vi. **Child/Booster seats:** Cardmembers with an accompanying child that is below 1.35m in height would need to travel with child restraints or booster seats. Cardmembers are allowed to bring their own seats or it can be rented at S\$12 nett per seat based on availability.
16. UOB will not be liable for a driver's no show or vehicle breakdown.
 17. Cardmembers are encouraged to book their airport limousine pick up at least two and a half hours before the flight departure time to ensure sufficient time to reach the airport.
 18. Neither UOB nor its agents will be responsible for any late pick up or long travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause Cardmembers to arrive late or miss their flight.

[B] Complimentary 2nd Night Hotel Stay Privilege Terms and Conditions

1. This Programme is valid between 1 January and 31 December 2020 (both dates inclusive) ("**Programme Period**").
2. Each Diamond Cardmember will be entitled to one (1) complimentary night stay per calendar quarter in a year ("**Entitlement**") with no black-out dates, when you book 2 (two) consecutive nights at any hotel worldwide through UOB Travel Planners ("UOB Travel Planners" is operated as a subsidiary of UOB Ltd). Bookings made through other methods such as, travel agents, websites or directly with a hotel will not qualify.
3. To receive your complimentary 2nd night stay, each Diamond Cardmember must: -
 - i. book a reservation in the UOB Reserve Diamond Principal Cardmember's name for a minimum consecutive two-night stay by contacting the UOB Travel Planners and booking directly with UOB Travel Planners;
 - ii. pay for the first night stay with the Principal Cardmember's UOB Reserve Diamond Card, and;
 - iii. stay at the same hotel for the entire period of the reservation.
4. The Entitlement is capped at S\$400 per night stay booked, capped at one (1) complimentary night stay per calendar quarter during the Programme Period. Hotel imposed fees, including dining or resort fees, and incidental guest charges are the Cardmember's responsibility.
5. The Diamond Cardmember will be charged on the balance total cost of the stay by UOB Travel Planners. Upfront payment in full is required at time of booking with your UOB Reserve Diamond Card. Payment in full is defined as pre-payment for the total of all consecutive nights. If the reservation is cancelled, changed, or check-out occurs before the second night, benefit night is forfeited and has no cash, or credit value.
6. To qualify, Diamond Cardmembers must effect the Eligible Transactions (as defined in paragraph 5 below) within the calendar quarter (as set out below):
 - i. 1st quarter: From 1 January 2020 to 31 March 2020
 - ii. 2nd quarter: From 1 April 2020 to 30 June 2020
 - iii. 3rd quarter: From 1 July 2020 to 30 September 2020

- iv. 4th quarter: From 1 October 2020 to 31 December 2020
7. For the purposes of this Programme, “**Eligible Transactions**” shall mean any hotel purchases booked with UOB Travel Planners at 6302 5503, with a minimum one-night hotel stay booked (“Qualifying Amount”) per transaction successfully charged to the Cardmember’s Eligible Card and posted on UOB’s systems during the Programme Period.
 8. The Eligible Transactions must be charged and posted to the Diamond Cardmember's Card within the Programme Period. UOB bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Diamond Cardmember's eligibility to qualify for the Programme.
 9. For the avoidance of doubt, Diamond Cardmembers cannot bring forward their entitlements or accumulate their spend beyond the Programme Period. Diamond Cardmembers must make the Eligible Transactions and utilize their entitlement(s) within the same quarter.
 10. Any unutilised amount of the Entitlement will be forfeited, and will not be refunded in cash or kind, nor brought forward to the next Entitlement calendar quarter.
 11. For the avoidance of doubt: -
 - i. a Supplementary Cardmember of a Principal Diamond Cardmember shall not be entitled to the Entitlement; and
 - ii. the Entitlement deduction will be done on an account level and from the Principal Diamond Cardmember.
 12. All bookings must be made via UOB Travel Planners at 6302 5503 at least 48 hours before day of check-in.
 13. Should the terms and conditions of this Programme not be met, Diamond Cardmembers will be liable for the cost of any hotel(s) booked on Diamond Cardmembers’ own accord with UOB Travel Planners.
 14. Only one complimentary night is eligible per each stay and is limited to one room per Cardmember. A stay is a minimum of two consecutive nights booked in the same hotel property. It does not include back-to-back stays in the same city.
 15. This privilege cannot be combined with any other promotions or discounts, including the use of corporate code discounts. The complimentary second night stay program cannot be used in conjunction with other promotions, offers and discounts, including complimentary stays, given by the hotel/property of choice.
 16. Full board room stays or any packaged rates, such as air and hotel, hotel and car rental, hotel and meals do not qualify for this benefit.

[C] Complimentary Meal on Us Privilege Terms and Conditions

1. This Programme is valid between 1 January to 31 December 2020 (both dates inclusive) (“**Programme Period**”).

2. Each Diamond Cardmember will be entitled to one (1) complimentary meal for two persons per calendar quarter in a year (“Entitlement”), at a chosen restaurant by UOB, to be redeemed within a given period.
3. Each Diamond Cardmember will be notified by way of redemption letters no later than the 30th or 31st of each end calendar quarter by mail to the Diamond Cardmember’s last known mailing address in UOB’s records. UOB shall not be liable or responsible, in any way, for any redemption letter which gets lost, misplaced, tampered with, defaced, stolen, misdirected, damaged or misdirected in the post or which is not received in time or which has expired and the Diamond Cardmember shall not be entitled to a replacement or any payment or compensation notwithstanding non-receipt of the Entitlement or the redemption letter.
4. The Entitlement is strictly not refundable or transferrable or exchangeable for cash, credit, other goods or services or other gifts, in full or in part.
5. The redemption and usage of the Entitlement is subject to the terms and conditions in the redemption letter and/or any other terms as may be imposed by UOB and/or its merchants.
6. This privilege cannot be used in conjunction with other promotions, offers, vouchers and/or discounts.

[D] Complimentary Birthday Treat Terms and Conditions

1. This Programme is valid between 1 January 2020 and 31 December 2020 (both dates inclusive) (“**Programme Period**”).
2. Each Diamond Cardmember will be entitled to one (1) complimentary birthday gift in a year of their birthday (“Gift”). Choice and value of the Gift is at the discretion of UOB, to be redeemed within a given period.
3. Each Diamond Cardmember will be greeted via a call by UOB Reserve Concierge during his/her birthday month, based on the Diamond Cardmember’s last known contact number in UOB’s records. UOB Reserve Concierge will then reveal the complimentary birthday treat via the call, and facilitate the Diamond Cardmember’s redemption.
4. The Gift is strictly not refundable or exchangeable for cash, credit, other goods or services or other gifts, in full or in part.
5. The redemption and usage of the Gift is subject to the terms and conditions imposed by UOB and/or its merchants.
6. This privilege cannot be used in conjunction with other promotions, offers, vouchers and/or discounts.

General

1. UOB shall have the absolute discretion to use any agents, contractors, correspondents or other third party service providers to administer and/or implement the Programme. UOB shall not be liable to any clients or third party for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.
2. In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Entitlement is awarded, the Entitlement shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
3. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Entitlement with any other gift of equal or similar value selected by UOB.
4. Participation in this Programme shall be governed by these terms and conditions and any amendments made hereto from time to time at UOB 's reasonable discretion. If the Principal Cardmember's UOB Reserve Card account is terminated (by the Cardmember or UOB) at any time for any reason the Principal Cardmember and the Supplementary Cardmember will not be allowed to participate in the Programme and all unused Entitlements in the Cardmember's account shall be cancelled.
5. UOB is not the supplier of any of the goods and/or services provided by any agent, correspondent or other third party service provider and shall not in any way be liable for any goods, and/or services, the quality or performance of such goods and/or services supplied/provided by any agent, correspondent or other third party service provider pursuant to the Cardmember. Notwithstanding anything herein, UOB shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by any agent, correspondent or other third party service provider.
6. UOB reserves the right at its absolute discretion to vary, delete or add to any of these terms and conditions from time to time by giving notice. Notwithstanding any provision to the contrary, UOB is entitled, at any time, in its reasonable discretion and with reasonable notice, to terminate the Programme or withdraw, cancel or invalidate any Entitlement(s) already issued.
7. UOB's decision on all matters relating to the Programme is final and binding on all Cardmembers.
8. "UOB" means United Overseas Bank Limited.

APPENDIX A – EXCLUDED TRANSACTIONS

“Excluded Transactions” refer to the following: -

- (a) With effect from 16 March 2020, selected transactions such as insurance payments, wire transfers, payments to Non-Financial Institutions, quasi-cash and more will be excluded from the awarding of UNI\$. For avoidance of doubt, any transactions made with any one of the following Merchant Category Codes (“MCC”) will be excluded from the awarding of UNI\$:

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance (with effect from 16 March 2020)
5199	Nondurable Goods (with effect from 16 March 2020)
5960	Direct Marketing - Insurance Services (with effect from 16 March 2020)
6012	Member Financial Institution–Merchandise And Services
6050	Quasi Cash–Financial Institutions, Merchandise And Services (with effect from 16 March 2020)
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency) (with effect from 16 March 2020)
6211	Securities–Brokers And Dealers
6300	Insurance Sales/Underwrite (with effect from 16 March 2020)
6513	Real Estate Agents & Managers – Rentals (with effect from 16 March 2020)
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals (with effect from 16 March 2020)
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals (with effect from 16 March 2020)
6534	Quasi Cash-Remote Money Transfers (with effect from 16 March 2020)
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv Aka Property Management (with effect from 16 March 2020)
7511	Quasi Cash – Truck Stop Trxns (with effect from 16 March 2020)
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
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

(b) transactions consisting of / containing the following references:

EZLINK*	WWW.PLUS500.COM.UK
EZ-Link*	PAYPAL * BIZCONSULTA
EZ Link*	PAYPAL * OANDAASIAPA
WWW.MYEZLINK.COM.SG	PAYPAL * CAPITALROYA
FlashPay ATU*	Saxo Cap Mkts Pte Ltd
FlashPayATU*	SKR*SKRILL.COM
MB* MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDAASIAPA	TRANSIT LINK*
OANDA ASIA PAC	TRANSITLINK*
PAYPAL *PLUS500.COM	AXS Payment*
PLUS500	AXSPayment*
PLUS500UK LIMITED	AXS-PAYMENT*
SKR*PLUS500CY LTD	NETS VCASHCARD*
CITY INDEX*	TRANSIT*
YOUTRIP.COM*	

- (c) balances owing on the Card accounts accruing from months that do not fall within the Programme Period;
- (d) any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
- (e) such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

UOB reserves the right to amend the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.

APPENDIX B – MERCHANT CATEGORY CODES (MCC) FOR ELIGIBLE TRAVEL SPEND

MCC	MCCDescription	MCC	MCCDescription
3000	UNITED AIRLINES	3049	TUNIS AIR
3001	AMERICAN AIRLINES	3050	ICELANDAIR
3002	PAN AMERICAN	3051	AUSTRIAN AIRLINES
3004	TRANS WORLD AIRLINES	3052	LANCHILE
3005	BRITISH AIRWAYS	3056	JET AIRWAYS
3006	JAPAN AIRLINES	3057	VIRGIN AMERICA
3007	AIR FRANCE	3058	DELTA
3008	LUFTHANSA	3061	CONTINENTAL
3009	AIR CANADA	3062	HAPAG-LLOYD EXPRESS
3010	KLM (ROYAL DUTCH AIRLINES)	3063	U.S. AIRWAYS
3011	AEROFLOT	3064	ADRIA AIRWAYS
3012	QANTAS	3065	AIRINTER
3013	ALITALIA	3066	SOUTHWEST
3014	SAUDI ARABIAN AIRLINES	3068	AIRLINES
3015	SWISS INTERNATIONAL AIRLINES	3069	SUN COUNTRY AIRLINES
3016	SAS	3072	AIRLINES
3017	SOUTH AFRICAN AIRWAYS	3075	SINGAPORE AIRLINES
3018	VARIG	3076	AEROMEXICO
3019	AIRLINES	3077	THAI AIRWAYS
3020	AIR-INDIA	3078	CHINA AIRLINES
3021	AIR ALGERIE	3079	JETSTAR AIRWAYS
3022	PHILIPPINE AIRLINES	3082	KOREAN AIRLINES
3024	PAKISTAN INTERNATIONAL	3083	AIR AFRIQUE
3025	AIR NEW ZEALAND	3084	EVA AIRWAYS CORPORATION
3026	EMIRATES AIRLINES	3088	CROATIA AIR
3028	AIR MALTA	3089	TRANSAERO
3029	SN BRUSSELS AIRLINES	3090	UNI AIRWAYS CORPORATION
3030	AEROLINEAS ARGENTINAS	3098	ASIANA AIRLINES
3031	OLYMPIC AIRWAYS	3099	CATHAY PACIFIC
3032	EL AL	3100	MALAYSIAN AIRLINE SYSTEM
3033	ANSETT AIRLINES	3102	IBERIA
3034	AUSTRALIAN AIRLINES	3103	GARUDA (INDONESIA)
3035	TAP (PORTUGAL)	3112	WINDWARD ISLAND
3037	EGYPTAIR	3127	TACA INTERNATIONAL
3038	KUWAIT AIRWAYS	3129	SURINAM AIRWAYS
3039	AVIANCA1	3132	FRONTIER AIRLINES
3040	GULF AIR (BAHRAIN)	3136	QATAR AIRWAYS
3042	FINNAIR	3144	VIRGIN ATLANTIC
3043	AER LINGUS	3146	LUXAIR
3044	AIR LANKA	3161	ALL NIPPON AIRWAYS

3047	THY (TURKEY)	3171	CANADIAN AIRLINES INTERNATIONAL
3048	ROYAL AIR MAROC	3174	JETBLUE AIRWAYS
MCC	MCCDescription	MCC	MCCDescription
3175	MIDDLE EAST AIR	3505	HOTELS
3177	AIRTRAN AIRWAYS	3506	HOTELS
3178	MESA AIR	3507	HOTELS
3180	WESTJET AIRLINES	3508	HOTELS
3181	MALEV	3509	HOTELS
3182	LOT (POLAND)	3510	HOTELS
3183	OMAN AVIATION SERVICES	3511	HOTELS
3184	LIAT	3512	HOTELS
3187	LACSA (COSTA RICA)	3513	HOTELS
3190	JUGOSLAV AIR	3514	HOTELS
3191	ISLAND AIRLINES	3515	HOTELS
3193	INDIAN AIRLINES	3516	HOTELS
3196	HAWAIIAN AIR	3517	HOTELS
3206	CHINA EASTERN AIRLINES	3518	HOTELS
3211	NORWEGIAN AIR SHUTTLE	3519	HOTELS
3213	MALMO AVIATION	3520	HOTELS
3217	CSA	3521	CREST HOTELS
3219	COPA	3523	HOTELS
3221	TRANSPORTES AEROS MILITARES	3524	HOTELS
3223	COMAIR	3525	DUNFEY HOTELS
3228	CAYMAN AIRWAYS	3526	HOTELS
3234	BWIA	3528	HOTELS
3236	AIR ARABIA AIRLINE	3529	CP (CANADIAN PACIFIC)
3239	BAR HARBOR AIRLINES	3530	HOTELS
3240	BAHAMASAIR	3531	HOTELS
3245	EASYJET	3532	ROYAL KONA RESORT
3246	RYANAIR	3533	HOTELS
3247	GOL AIRLINES	3535	HOTELS
3248	TAM AIRLINES	3536	HOTELS
3256	ALASKA AIRLINES	3537	HOTELS
3260	SPIRIT AIRLINES	3538	HOTELS
3261	AIR CHINA	3539	HOTELS
3266	AIR SEYCHELLES	3540	HOTELS
3292	CYPRUS AIRWAYS	3541	HOTELS
3294	ETHIOPIAN AIRLINES	3542	HOTELS
3295	KENYA AIRWAYS	3543	HOTELS
3296	AIRLINES	3544	CIGAHOTELS
3297	TAROM ROMANIAN AIR TRANSPORT	3545	HOTELS
3298	AIR MAURITIUS	3546	HOTEL SIERRA
3299	WIDEROE'S FLYVESELSKAP	3548	HOTELS
3300	AZUL AIR	3549	HOTELS
3501	HOTELS	3551	HOTELS

3502	HOTELS	3552	HOTELS
3503	HOTELS	3553	HOTELS
3504	HOTELS	3555	HOTELS
MCC	MCCDescription	MCC	MCCDescription
3557	HOTELS	3618	GREAT WOLF
3558	HOTELS	3619	HOTELS
3559	HOTELS	3621	HOTELS
3561	HOTELS	3623	HOTELS
3562	HOTELS	3625	HOTELS
3563	HOTELS	3627	EXTENDED STAY AMERICA
3564	SAMS TOWN HOTEL AND CASINO	3628	HOTELS
3565	HOTELS	3629	DAN HOTELS
3567	HOTELS	3631	HOTELS
3569	HOTELS	3632	HOTELS
3570	HOTELS	3634	HOTELS
3571	HOTELS	3635	HOTELS
3572	HOTELS	3636	HOTELS
3573	HOTELS	3637	HOTELS
3575	HOTELS	3638	HOTELS
3577	HOTELS	3639	MOUNT CHARLOTTE HOTELS
3579	HOTELS	3640	HOTELS
3580	HOTELS	3641	HOTELS
3581	HOTELS	3642	HOTELS
3582	CALIFORNIA HOTEL AND CASINO	3643	HOTELS
3583	HOTELS	3644	HOTELS
3585	HUNGAR HOTELS	3645	HOTELS
3586	HOTELS	3646	SWALLOW HOTELS
3587	HOTELS	3647	HOTELS
3588	HOTELS	3649	HOTELS
3589	DORAL GOLF RESORT	3650	HOTELS
3590	HOTELS	3651	HOTELS
3591	HOTELS	3652	HOTELS
3592	HOTELS	3653	HOTELS
3595	HOTELS	3654	HOTELS
3596	HOTELS	3655	HOTELS
3598	HOTELS	3657	HOTELS
3600	SADDLEBROOK RESORT-TAMPA	3658	HOTELS
3602	HOTELS	3659	HOTELS
3604	HOTELS	3660	HOTELS
3606	JEFFERSON HOTEL	3661	HOTELS
3607	HOTELS	3662	HOTELS
3608	HOTELS	3663	HOTELS
3609	HOTELS	3664	HOTELS
3611	HOTELS	3665	HOTELS
3612	HOTELS	3667	HOTELS
3613	HOTELS	3668	HOTELS

3614	HOTELS	3670	HOTELS
3615	HOTELS	3672	HOTELS
3616	HOTELS	3674	HOTELS
3617	HOTELS	3676	HOTELS
MCC	MCCDescription	MCC	MCCDescription
3677	HOTELS	3737	HOTELS
3678	HOTELS	3738	HOTELS
3679	HOTELS	3739	WOODSIDE HOTELS AND RESORTS
3680	HOTELS	3740	HOTELS
3681	HOTELS	3741	HOTELS
3684	HOTELS	3742	HOTELS
3685	HOTELS	3743	HOTELS
3687	HOTELS	3744	HOTELS
3688	COMPRI HOTEL	3745	HOTELS
3690	HOTELS	3747	HOTELS
3692	HOTELS	3748	WELLESLEY INNS
3693	HOTELS	3749	HOTELS
3694	HOTELS	3750	HOTELS
3695	HOTELS	3751	HOTELS
3696	EXCEL INN	3752	HOTELS
3697	FAIRFIELD HOTEL	3754	AMELIA ISLAND PLANTATION
3698	HARLEY HOTEL	3755	HOTELS
3700	HOTELS	3757	CANYON RANCH
3701	HOTELS	3758	HOTELS
3703	HOTELS	3760	HOTELS
3704	HOTELS	3763	HOTELS
3706	HOTELS	3764	HOTELS
3707	SHONEYS INN	3765	HOTELS
3708	VIRGIN RIVER HOTEL AND CASINO	3766	FREMONT HOTEL AND CASINO
3709	HOTELS	3767	MAIN STREET STATION HOTEL
3710	HOTELS	3769	STRATOSPHERE HOTEL AND CASINO
3714	FOUR SEASONS (AUSTRALIA)	3770	HOTELS
3715	HOTELS	3771	HOTELS
3716	HOTELS	3772	NEMACOLIN WOODLANDS
3717	HOTELS	3773	HOTELS
3718	HOTELS	3774	HOTELS
3719	HOTELS	3775	HOTELS
3720	HOTELS	3777	HOTELS
3721	HOTELS	3778	HOTELS
3722	HOTELS	3779	HOTELS
3723	HOTELS	3780	HOTELS
3724	INTER NOR HOTELS	3781	HOTELS
3725	SEA PINES RESORT	3782	HOTELS
3726	HOTELS	3783	HOTELS
3727	BROADMOOR HOTEL	3784	HOTELS
3728	HOTELS	3785	HOTELS

3729	JOHN ASCUAGAS NUGGET	3786	HOTELS
3730	HOTELS	3788	HOTELS
3731	HOTELS	3789	HOTELS
3736	COLORADO BELLE EDGEWATER RESORT	3790	HOTELS
3791	HOTELS	4722	Travel Agencies
3793	HOTELS		
3794	GRAND CASINO HOTELS		
3795	HOTELS		
3796	PEPPERMILL HOTEL CASINO		
3797	ATLANTIC CITY HILTON		
3798	EMBASSY VACATION RESORT		
3799	HOTELS		
3800	HOTELS		
3802	THE PALACE HOTEL		
3807	HOTELS		
3808	HOTELS		
3811	HOTELS		
3812	HOTELS		
3813	HOTELS		
3814	HOTELS		
3816	HOME2SUITES		
3818	MAINSTAY SUITES		
3819	OXFORD SUITES		
3822	CROSSLAND		
3823	GRAND SIERRA RESORT		
3824	HOTELS		
3825	HOTELS		
3826	AUTOGRAPH		
3828	COSMOPOLITAN OF LAS VEGAS		
3829	COUNTRY INN BY CARLSON		
3830	PARK PLAZA HOTEL		
3831	WALDORF		
3832	CURIO HOTELS		
4511	AIRLINES		
4722	TRAVEL AGENCIES BLOCK		
4723	OTHER TRAVEL/PKG. TOUR		
7011	HOTELS		

UOB RESERVE CARD GOLFING PRIVILEGE AT SENTOSA GOLF CLUB

1. Privilege is valid from 1 January to 31 December 2020.
2. Complimentary golf play is applicable on weekdays (excluding Public Holidays) at Serapong and New Tanjong Course only
3. Buggy fee of S\$32.10 (including 7% GST) is payable by each Cardmember.
4. All offers are subject to change, tee-time availability and limited, on a first come first served basis
5. The first 4 rounds of golf will be complimentary to UOB Reserve Principal Cardmembers.
6. All bookings must be made at least 5 calendar days in advance including date of booking but excludes tee-off day.
7. Cardmembers cannot book more than 14 days in advance. A status update on the golf booking will be sent to Cardmembers within 2 business days.
8. Cardmembers cannot book for the next golf game until the current booked game has been played. Accompanying guests will pay standard club visitor rates.

UOB RESERVE CARD GOLFING PRIVILEGE AT TANAH MERAH COUNTRY CLUB

1. Privilege is valid till 31 December 2020, for Weekday afternoon flights at Tampines course only.
2. Flights are limited and available on a first come first served basis.
3. UOB Reserve Cardmembers will receive a complimentary round of golf (inclusive of green fees and a S\$10 F&B voucher to be used at TMCC Terrace Café on the same day) at TMCC Tampines Course.
4. Buggy fees of S\$25.68 (including 7% GST) is payable by each Cardmember. This is to be paid to TMCC upon registration on the day of play, and is strictly non-waivable.
5. Minimum number of players per flight is 2 golfers.
6. The above privilege is a counted utilization out of the existing 4 Complimentary Green Fees in a calendar year given to UOB Reserve Main Cardmembers.
7. Should the course be closed due to inclement weather, the Cardmember will be allowed a "rain-check" if the Cardmember has not teed off. TMCC will make arrangements directly with the Cardmember to play another day, within a month of the original booking date.
8. Cancellations are not allowed once the booking slot is confirmed. Should the Cardmember choose to cancel after booking is confirmed, he will be charged the full rate of S\$535.
9. This Privilege is only valid for UOB Reserve Main Cardmembers.
10. UOB Reserve Cardmembers must call concierge at 1800 222 0990 at least 5 working days in advance to make bookings.
11. Full payment must be made with a UOB Reserve Card for any miscellaneous purchases made at TMCC, unless otherwise stated.
12. Privilege is not valid in conjunction with other offers, discounts, Privileges, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
13. Privilege listed, where applicable, is in Singapore Dollar Currency, unless otherwise stated.
14. Privilege is subject to TMCC's terms and conditions.

15. UOB Reserve Cardmembers are bound by TMCC's general club and golfing rules while they are on the club premise.

UOB RESERVE CARD COMPLIMENTARY NIGHTS PROMOTION - STAY FOR 4 NIGHTS, PAY FOR 2

1. Promotion is valid from 1 January to 30 June 2020
2. Booking must be made by the Principal Cardmember and the Principal Cardmember must be a guest on the itinerary.
3. Two complimentary night stay out of every four consecutive nights must be booked at the same hotel property, For the avoidance of doubt, any tax recovery charges and service fees still apply to the complimentary nights.
4. Bookings are subject to availability, limited to a first-come-first-served basis.
5. Bookings non-refundable and non-changeable
6. Hotel bookings must be made at least 48 hours in advance
7. This privilege cannot be combined with any other promotions or discounts, including the use of corporate code discounts.
8. UOB reserves the right at its absolute discretion to change/replace/discontinue the promotion.

UOB COMPLIMENTARY APERITIF PROMOTION

1. Promotion is valid from 2 January to 30 December 2020
2. All reservations must be made via UOB Concierge.
3. Reservations are subject to availability.
4. Restaurants will offer 1 complimentary aperitif per diner per main course or set menu ordered.
5. Limited to 4 complimentary aperitifs per reservation per Cardmember. Any additional aperitif will be paid for by the Cardmember.
6. Should the diner prefer another beverage, the restaurant will offer other aperitifs such as wine, beer, juice or a soft drink.
7. Offer is available for dinner only.
8. Complimentary aperitif is not available on eve of Public Holidays and on Public Holidays.
9. Payment must be made with a UOB Reserve Card.
10. Black –out dates may apply.
11. Offer is not to be used in conjunction with other promotions.
12. The list of restaurants is subject to change and individual restaurant terms and conditions apply.
13. Some restaurants may impose cancellation charges for cancellations made less than 48 hours before reservation date.

GRAND HYATT SINGAPORE DINING PRIVILEGES

1. Privileges are valid till 30 December 2020, for dine-in only and restricted to one (1) Card per table.
2. Discount is not valid in conjunction with other discounts, promotions or privilege cards and special menus as determined by Grand Hyatt Singapore.
3. Discounts and/or privileges are not valid on the eve of and actual day of public holidays and on special occasions i.e. F1, Thanksgiving, Christmas Day.

4. Discount is applicable on food only in the participating restaurants. Discount is not applicable for beverages, alcohol, tobacco and child pricing in the participating restaurants.
5. Payment must be made with UOB Reserve Card.
6. Cardmembers will be entitled to lunch discounts on weekdays and Saturdays at participating restaurants in Grand Hyatt Singapore with a minimum of two (2) adult diners and two (2) main courses ordered.
7. Valid for lunch buffet from Monday – Friday at StraitsKitchen. Valid for lunch (à la carte menu) at Oasis from Monday - Friday. Valid for lunch (à la carte menu and buffet) at Pete’s Place from Monday - Saturday.
8. Limited to maximum of ten (10) persons per table, per booking. No splitting of bill is allowed.
9. Cardmembers will be entitled to lunch (à la carte and set menu) discounts from Monday - Saturday at mezza9 in Grand Hyatt Singapore with a minimum of two (2) adult diners and two (2) main courses ordered.
10. Privilege is valid with a minimum of three (3) paying diners for Sunday Brunch buffet menu only, on Sundays at mezza9 in Grand Hyatt Singapore. Children under the age of 5 years old dine for free. Limited to a maximum of twenty (20) persons per table, per booking, per bill.

DINING PRIVILEGES AT OVERSEAS CELEBRITY CHEF RESTAURANTS

1. Privileges are valid till 31 December 2020.
2. Dining privileges vary at each restaurant. An entree must be purchased to receive your dining privileges.
3. A minimum spend per party may be required where indicated.
4. Booking is strictly subject to availability. An advance booking of at least 7 working days is required unless otherwise advised and subject to availability.
5. Cancellation fee is applicable for cancellation less than 48 hours advanced notice.
6. Respective restaurants’ terms and conditions apply.
7. Participating restaurants and dining privileges are subject to change.
8. Payment must be made with UOB Reserve Card.
9. The participating restaurants will use best efforts to ensure the offers are provided as described, but Cardmembers shall not make any claim or seek compensation against UOB or participating restaurants, even in the event that any of the offers are not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of UOB or the participating restaurants).
10. UOB and the participating restaurants shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of (a) usage or attempted usage of any of the offers, or of any services provided by the restaurants, or (b) any refusal or failure on the part of restaurants to provide or honour any of the offers, or benefits or privileges given under the offers, for any reason whatsoever.
11. UOB and the participating restaurants reserve the absolute right to withdraw and/or alter any of the terms and conditions of any of the offers at any time without giving any notice.
12. Dining privileges cannot be used in conjunction with other offers.
13. Number of Michelin stars indicated here to each restaurant is accurate as of date of print and may be subjected to changes.

UOB TRAVEL CONCIERGE**A) SIGNATURE TRAVEL PROGRAMME WITH QATAR AIRWAYS**

1. This promotion is applicable to Business class tickets out of Singapore, excluding I promotion and R booking class.
2. The purchase must be made between 1 January and 30 June 2020, both dates inclusive. The travel period is 20 January and 30 Sep 2020, both dates inclusive.
3. All flights must be on the respective airlines. It is not applicable to code-share flights and corporate fares.
4. Ticket cannot be open-dated.
5. Wait listing is not allowed.
6. Qatar Airways 20% cash rebate is only applicable to the 2nd passenger on selected Business class airfares, excluding taxes.
7. There must be a minimum of 2 passengers per reservation and passengers must be travelling together.
8. Taxes and fuel surcharges start from S\$826, subject to change at point of ticket issuance.
9. Peak period surcharge and blackout periods apply, if any.
10. The issuance of the tickets must be made at least seven working days before departure. Air tickets are available on a first-come, first-serve basis and subject to availability.
11. Changes in dates are subject to an airline admiration fee of US\$130 in the same booking class and must be within sales/travel period.
12. No refund for partially used tickets. Fully unused tickets are subject to a refund of up to US\$245. All penalty fees, arising from situations such as change of travellers' names, travel date and time applies.
13. Complimentary two-way limousine transfer service will be provided in Singapore by BMW or equivalent, point-to-point pick up at residential address in Singapore excluding Sentosa entry fee, odd hour and excessive luggage surcharges.
14. Maximum three passengers are allowed in a vehicle, depending on the number of luggages.
15. Transfer services will be arranged based on flight bookings made. Strictly no change is allowed.
16. UOB Travel reserves the right to vary, amend and delete any of these terms and conditions at any time and from time to time, without giving any reason or prior notice or assuming any liability to any customers and all customers shall be bound by these amendments.
17. Whilst all information is believed to be correct at the time of publishing, UOB Travel makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
18. The Terms and Conditions shall be governed by the laws of the Republic of Singapore.

19. All the aforementioned privileges are not transferable, exchangeable for cash or credit card and cannot be used in conjunction with any other discounts, promotions or privileges including the earning of accelerated miles.
20. All bookings must be made through UOB Travel Concierge and paid with UOB Reserve Card. For full terms and conditions, please visit UOBTravelConcierge.com.

B) LUXURY AIRPORT TRANSFER

1. The minimum spend of S\$5,000 is applicable for all travel bookings except transfers, hotels only and flight bookings.
2. It excludes taxes and surcharges.
3. Complimentary one-way car transfer service will be provided in Singapore by BMW or its equivalent, point-to-point pick up from a residential address in Singapore excluding Sentosa entry fee, odd hour and excess luggage surcharges.
4. A maximum of 3 passengers are allowed per vehicle, depending on the number of luggage.
5. Transfer services will be arranged based on flight bookings made. Strictly no changes allowed.
6. Cardmember(s) may not be the traveller(s).

C) ACCELERATED MILES PROGRAMME

1. The Accelerated Miles Programme is valid till 31 December 2020.
2. Each Cardmember can choose to convert his/her UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles.
3. Up to 10 miles is inclusive of UOB Reserve Card base earn rate of 1.6 miles awarding.
4. The additional UNI\$ earned will be credited to the Cardmember's applicable Card account in a one-lump sum within three (3) months from the date of transaction.
5. The promotion does not apply to any online bookings and does not apply to tour extensions, pre/post hotels, transfers, cruise and/or train portions, South America packages, special interest packages, cruise gratuities, port charges, taxes (including, without limitation, Maldives Green Tax), fuel surcharges, destination/resort fees etc.
6. All the aforementioned privileges are not transferable, exchangeable for cash or credit card and cannot be used in conjunction with any other discounts, promotions or privileges including the earning of accelerated miles.
7. All bookings must be made through UOB Travel Concierge and paid with UOB Reserve Card.