

TERMS AND CONDITIONS GOVERNING UOB RESERVE CARD AND UOB RESERVE DIAMOND CARD

These terms and conditions apply to the UOB Reserve Card and/or UOB Reserve Diamond Card (the “**Card**”) issued by United Overseas Bank Limited (“**UOB**” or the “**Bank**”). These terms and conditions are to be read together with the prevailing UOB Cardmembers Agreement, and may be amended from time to time at the Bank’s sole discretion.

1. DEFINITIONS

- 1.1. “**Cardmember**” means a principal or supplementary cardholder of a Card.
- 1.2. “**Card Membership Year**” means each year from the date on which a Cardmember’s Card account is opened.
- 1.3. “**Local Card Transactions**” refer to transactions which are successfully charged to a Cardmember’s Card account and posted on the Bank’s systems, in Singapore dollars and/or processed via a payment gateway in Singapore, but excluding the **Excluded Transactions**.
- 1.4. “**Overseas Card Transactions**” refer to 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 and processed via a payment gateway in Singapore will also be treated as Local Card Transactions.

- 1.5. “**Excluded Transactions**” refer to:
 - (a) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
 - (b) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (c) balance and/or funds transfers;
 - (d) transactions relating to top-ups of any pre-paid card and/or mobile wallet (including but not limited to Grab mobile wallet top-up transactions, YouTrip, EZLINK, TRANSIT LINK);
 - (e) transactions relating to money transfers and/or UOB Reserve Payment Facility, Instalment Payment Plans;
 - (f) any transactions at UOB\$ merchants where UOB\$ are issued (up till 31 Oct 2024, w.e.f. 1 Nov 2024 transactions at UOB\$ merchants will count as Transactions);
 - (g) transactions or payments made to SPC Service Stations and Shell Service Stations;



- (h) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
- (i) any payment made with the following Merchant Category Codes (“MCC”):

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities (wef 1 October 2024)
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing - Combination Catalog and Retail Merchants (wef 1 October 2024)
5993	Cigar Stores and Stands (wef 1 October 2024)
6012	Member Financial Institution - Merchandise And Services
6050	Quasi Cash - Financial Institutions, Merchandise And Services
6051	Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities - Brokers And Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers - Rentals
6529	Quasi Cash - Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash - Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash - Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8062	Hospitals (wef 1 October 2024)
8398	Organizations, Charitable And Social Service
8651	Organisations, Political
8661	Organizations, Religious
8699	Membership Organizations (Not Elsewhere Classified) (wef 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 October 2024)
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



A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

- (j) any transactions made with the following transaction descriptions:

EZLINK*	WWW.PLUS500.CO.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*
OANDA ASIA PAC	AMAZE* (wef 1 October 2024)
PAYPAL *PLUS500.COM	AMAZE* TRANSIT*
PLUS500	AXS Payment*
PLUS500UK LIMITED	AXSPayment*
SKR*PLUS500CY LTD	AXS-PAYMENT*
CITY INDEX SINGAPORE	NETS VCASHCARD*
RazerPay*	YOUTRIP.COM*
SMOOVE PAY*	RWS-LEVY*
NORWDS*	SINGPOST-SAM*

With effect from 1 October 2024, transactions with the transaction description "AMAZE*" and Merchant Category Codes 4900 Utilities, 5965 Direct marketing - Combination Catalog and Retail Merchants, 5993 Cigar Stores and Stands, 8062 Hospitals, 8699 Membership Organizations (Not Elsewhere Classified) and 8999 Professional Services (Not Elsewhere Classified) will be excluded from the awarding of UNI\$.

- (k) any transactions that are subsequently cancelled, voided, disputed or reversed for any reason; and/or
- (l) any other transaction as may be prescribed by the Bank from time to time without prior notice or reason.

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

2. FEES

- 2.1. The annual membership fee of S\$3,924.00 (inclusive of 9% GST) ("**Principal Membership Fee**") is payable upon Card issuance and will be reflected in the Cardmember's first Card statement.



- 2.2. The annual membership fee for Supplementary Metal Card is S\$654.00 (inclusive of 9% GST) ("**Supplementary Membership Fee**") is payable upon the issuance of the second and subsequent Supplementary Metal Card(s), and S\$381.50 (inclusive of 9% GST) for the third and subsequent Supplementary Plastic Card(s).
- 2.3. Both the Principal Membership Fee and Supplementary Membership Fee are payable annually.
- 2.4. There will be no waiver of the Principal Membership Fee and/or Supplementary Membership Fee.

3. UNI\$

- 3.1. UNI\$50,000 (equivalent to 100,000 miles) will be awarded to the Principal Cardmember's Card account within two (2) months after the payment due date of the Principal Membership Fee annually.
- 3.2. Cardmembers will earn UNI\$ for Local Card Transactions and Overseas Card Transactions as follows:

Amount Charged to Card	Local Card Transactions	Overseas Card Transactions
Every S\$5 charged	UNI\$4 (S\$1 charged = 1.6 miles)	UNI\$6 (S\$1 charged = 2.4 miles)

- 3.3. If the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
- 3.4. For UNI\$ redemption of miles, Cardmembers can convert UNI\$ into miles at the conversion rate of UNI\$1 = 2 air miles. Please visit uob.com.sg/rewards for the terms and conditions governing UNI\$ redemption.
- 3.5. 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\$.

4. BENEFITS

4.1. **CARD BONUS SPEND PROMOTION**

- 4.1.1. UNI\$50,000 (equivalent to 100,000 miles) will be awarded to principal Cardmember's Card account who fulfil all of the following conditions:
 - (a) renew their Card membership after the expiry of current Card membership, and make payment of the requisite Principal Membership Fee; and
 - (b) charge to their Card an accumulated Local Card Transactions and Overseas Card Transactions amounting to at least S\$250,000 ("**Bonus Spend Qualifying Amount**") during the 12-month membership period in respect of the Cardmember's Card Membership Year.



- 4.1.2. For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) and go towards computing the Bonus Spend Qualifying Amount.
- 4.1.3. The Bonus Spend Qualifying Amount will be based on the relevant transaction date. Transaction date refers to the date the transaction was successfully posted to the Cardmember's Card account, as reflected on the Cardmember's statement.
- 4.1.4. These UNI\$ are in addition to the prevailing rewards earned by Cardmembers for joining or renewing the Card membership. There will be no partial awarding of UNI\$.

4.2. LOCAL LUXURY SPEND PROMOTION

- 4.2.1. Cardmembers shall be awarded with an additional UNI\$1 for every S\$5 spent on Local Luxury Card Transactions (as defined in clause 4.2.4. below) for each calendar month ("**Additional UNI\$**"); provided always that the Additional UNI\$ will only be awarded for the first S\$20,000 spent on Local Luxury Card Transactions for each calendar month ("**Qualifying Amount**"). Each Cardmember is limited to a maximum of Additional UNI\$4,000 for each calendar month.
- 4.2.2. The prevailing earn rate for UNI\$ will apply to the Local Luxury Card Transactions amounts in excess of S\$20,000.
- 4.2.3. The Qualifying Amount will be based on transaction date. Transaction date refers to the date the transaction was successfully posted to the Cardmember's Card account, as reflected on the Cardmember's statement.
- 4.2.4. "**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, jewelleries and watches as the main business activity):

A LANGE & SO	AIMER	ALEXANDER MCQUEEN	AUDEMARS PIGUET
BALENCIAGA	BALLY	BAO BAO	BERLUTI
BLANCPAIN	BOTTEGA VENETA	BREGUET	BREITLING
BURBERRY	BVLGARI	CARTIER	CELINE
CHANEL	CHAUMET	CHOPARD	CHRISTIAN DIOR
CHRISTIAN LOUBOUTIN	CORTINA WATCH	CHLOE	CLUB 21
COACH	DIOR BABY	DIOR HOMME	DAMIANI
DAVIDOFF	DOLCE & GABBANA	DOVER STREET	EMPORIO ARMANI



EMPEROR WATCH	ERMENEGILDO ZEGNA	ETRO	FENDI
FLOWER DIAMOND BOUTIQUE	FRANCK MULLER	GIORGIO ARMANI	GIVENCHY
GOYARD	GRAFF DIAMOND	GUCCI	HARRY WINSTON
HERMES	HUBLOT	HUGO BOSS	IWC SCHAFFHAUSEN
JAEGER-LECOULTRE	JIMMY CHOO	KEE HING HUNG	KIDS 21
KWANPEN	L'ATELIER BY THE HOUR GLASS	LARRY JEWELRY	LOEWE
LONGCHAMP	LONGINES	LOUIS VUITTON	LVMH WATCH & JEWELLERY
MAX MARA	MIU MIU	MONTBLANC	MOSCHINO
MOYNAT	MULBERRY	OFF WHITE	OMEGA
ON PEDDER	PANERAI	PATEK PHILIPPE	PHILIPP PLEIN
PHILIP STEIN	PIAGET	PRADA	RIMOWA
RICHARD MILLE	ROGER VIVIER	ROLEX	SAINT LAURENT
SALVATORE FERRAGAMO	SINCERE FINE WATCHES	SWISS WATCH GALLERY	TAG HEUER
THE CANARY DIAMOND	THE HOUR GLASS	TIFFANY & CO	TISSOT
TOD'S	VALENTINO	VAN CLEEF & ARPELS	VERSACE
WATCHES OF SWITZERLAND	WATCH PALACE	YULI INC. - FINE JEWELLERY	ZENITH

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

- 4.2.5. The Additional UNI\$ awarded under this Local Luxury Spend Promotion for the calendar month will be credited into the Cardmember's Card account within seven (7) working days of the next calendar month. No advance crediting of Additional UNI\$ will be entertained.

4.3. RESERVE DINING

- 4.3.1. This Reserve Dining Privilege is available at participating restaurants, subject to change and restaurant's availability. Individual restaurant terms and conditions apply.
- 4.3.2. Reservations must be made via UOB Reserve Concierge and are subject to availability.
- 4.3.3. This Reserve Dining Privilege is not applicable on the eve of Public Holidays and on Public Holidays, and on special occasions such as Easter Weekend, Mother's Day, Father's Day, F1



Weekend and Thanksgiving, and may include other blackout dates determined by the merchant, unless stated otherwise.

- 4.3.4. Any dietary restrictions must be highlighted during booking. While participating restaurants will do their best to accommodate dietary requirements, there is no guarantee all requests can be met.
- 4.3.5. Strictly no refunds, no cancellations, no amendment and/or rescheduling of sessions once payment made been made and tickets have been purchased.
- 4.3.6. A smart casual dress code is required for dining in at the participating restaurant. Gentleman should be attired long pants with a proper shirt and covered shoes, while ladies should be attired in a dress or a blouse with pants/skirt with dressy shoes. The participating restaurant reserves the right to deny entry of guests who are not appropriately dressed.
- 4.3.7. This Reserve Dining Privilege cannot be not to be used in conjunction with any other promotions, offers, vouchers and/or discounts.
- 4.3.8. UOB and/or the participating restaurants reserve the right to terminate the Reserve Dining Privilege and/or amend any of the terms of the Reserve Dining Privilege at any time without giving any notice or reason.

4.4. GOLF PRIVILEGE AT LOCAL GOLF COURSES

- 4.4.1. Each principal Cardmember will be entitled to up to four (4) complimentary rounds of golf ("**Golf Privilege**") per calendar year. For avoidance of doubt, a principal Cardmember cannot bring forward their entitlement for the year.
- 4.4.2. The Golf Privilege is applicable for golf play on weekdays, excluding Public Holidays.
- 4.4.3. Cardmembers cannot book for the next golf game until the current booked game has been played and completed.
- 4.4.4. Buggy fees are payable and must be made using a Card.
- 4.4.5. By-laws of the respective clubs apply and must be adhered to. Cardmembers would be liable should there be any damage to the golf course or property during the duration of play.
- 4.4.6. Cardmembers agree to indemnify UOB against all claims, loss, expenses, damages, whatsoever resulting from any damage to any golf course or property directly caused by the Cardmember during any utilization of the Golf Privilege.
- 4.4.7. Golf bookings are subject to course availability and limited on a first come first served basis.



4.4.8. SENTOSA GOLF CLUB (SGC)

- 4.4.8.1 The Golf Privilege is applicable at Serapong and New Tanjong Course only. However, SGC reserves the right to close off either of the courses from time to time.
- 4.4.8.2 All bookings must be made at least five (5) working days in advance including date of booking but excludes tee-off day, and no more than fourteen (14) days in advance. Bookings are subject to confirmation. A status update on the golf booking will be sent to Cardmembers within two (2) business days.
- 4.4.8.3 A buggy fee of S\$40.00 before GST is payable by each Cardmember. Accompanying guests will pay standard club visitor rates.
- 4.4.8.4 The Golf Privilege is subject to change, please refer to https://promotions.visa.com/campaign/UHNW_golf for prevailing terms and conditions that apply.

4.4.9. TANAH MERAH COUNTRY CLUB (TMCC)

- 4.4.9.1 The Golf Privilege is applicable at Tampines and Garden Course only. However, TMCC reserves the right to close off either of the courses from time to time.
- 4.4.9.2 The Cardmember must be accompanied by a TMCC member. Booking of the flight must be made by the TMCC member directly with TMCC, with the Cardmember's details in the same flight. Once the flight is confirmed, the Cardmember will have to contact UOB Reserve Concierge with the following details, at least five (5) working days before the date of play:
 - (a) Name of TMCC member
 - (b) Date of play
 - (c) Time of play
 - (d) Course (Tampines/Garden)
- 4.4.9.3 A buggy fee of S\$32.00 before GST is payable by each Cardmember.

4.5. COMPLIMENTARY MEET AND GREET / EXPEDITED IMMIGRATION SERVICES

- 4.5.1. Each principal Cardmember will be entitled to up to two (2) complimentary Meet & Assist and/or Fast Track Airport Immigration services ("**Expedited Immigration Entitlement**") per calendar year. For avoidance of doubt, a principal Cardmember cannot bring forward their entitlement for the year.
- 4.5.2. The Expedited Immigration Entitlement is non-transferable and the principal Cardmember must be one of the passengers during the use of the Expedited Immigration Entitlement. Any applicable fees for accompanying guest(s) is payable by the Cardmember and will be charged to the Card.



- 4.5.3. All bookings must be made at least 72 hours before the desired pick-up time. Bookings are subject to confirmation. An email confirmation will be sent within 24 hours to the principal Cardmember if booking is successful.
- 4.5.4. By booking via the designated expedited immigration service provider, Cardmember consents to releasing his/her Card details to the expedited immigration service provider to be charged the applicable charges / surcharges where necessary.
- 4.5.5. Merchant's terms and conditions apply.

4.6. COMPLIMENTARY LIMOUSINE TRANSFER PRIVILEGE

- 4.6.1. Each principal Cardmember will be entitled to up to four (4) complimentary one-way limousine transfers ("**Limo Transfer Entitlement**") per calendar year. For avoidance of doubt, a principal Cardmember cannot bring forward their entitlement for the year.
- 4.6.2. The Limo Transfer Entitlement is non-transferable and the principal Cardmember must be one of the passengers during the use of the Limo Transfer Entitlement.
- 4.6.3. Each limousine transfer is for up to four (4) persons.
- 4.6.4. All bookings must be made at least 48 hours before the desired pick-up time. Bookings are subject to confirmation. An email confirmation will be sent within 24 hours to the principal Cardmember if booking is successful.
- 4.6.5. In order to utilise the Limo Transfer Entitlement, a principal Cardmember:
 - (a) can make a limousine transfer booking for a ride to and/or from:
 - to and/or from Singapore Changi Airport;
 - yacht with Valencia Yachts via UOB Reserve Concierge;
 - dinner reservations under the Reserve Dining and the Complimentary Aperitifs via UOB Reserve Concierge; and/or
 - cruise / staycations bookings via UOB Travel Concierge
 - (b) must make payment of the abovementioned bookings / reservations to their Card; and
 - (c) will be required to provide the necessary booking details via UOB Reserve Concierge with the designated limousine service provider, with his/her registered name, email address, and mobile number for verification purposes.
- 4.6.6. Cardmembers will be liable for the cost of limousine transfers booked beyond the annual entitlement and on Cardmembers' own accord with UOB Reserve Concierge. The costs of such limousine transfers are indicated in the table below. Cardmembers also have to pay for any tax and late-night charges that may be applicable to such limousine transfers.



Applicable cost per limousine transfer	
Departure / Point-to-point	MPV: S\$65 (S\$70.85nett) Merc E Class: \$75 (S\$81.75nett)
Arrival	MPV: S\$75 (S\$81.75 nett) Merc E Class: S\$85 (S\$92.65 nett)

- 4.6.7. By booking via the designated limousine service provider, Cardmember consents to releasing his/her Card details to the designated limousine service provider to be charged the applicable charges / surcharges where necessary.
- 4.6.8. The designated limousine model is a Mercedes Benz – E Class, Toyota Alphard or Toyota Vellfire – MPV, subject to change without prior notice. The limousine model is pre-determined and at the sole discretion of UOB and/or its agents, contractors or representatives.
- 4.6.9. 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 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.
- 4.6.10. The following fees and charges will be levied by the limousine service provider onto the principal Cardmember's Card, should these scenarios occur:
- (a) Cancellation/Amendment: Any cancellation or amendment submitted within 24 hours prior to the arranged transfer;
 - (b) No Show: 'no show' is defined as the Cardmember failing to show up for an arranged transfer. The waiting time shall be limited to 90 minutes, beyond which, it will be treated as a 'no show';

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 (1) 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, Cardmembers will be charged the full cost of the applicable limousine transfer, including any applicable surcharges.

- (c) Additional stop: The limousine transfer does not include any additional stops. Requests for any additional stops must be made during the booking of the limousine transfer and such requests are subject to an additional charge of S\$20 (subject to prevailing GST charges) for each additional stop;
- (d) Waiting time: A surcharge of S\$20.50 nett is payable for every 15 minutes block of waiting time. Should passenger not be present for pick-up after 90 minutes of waiting



time from the agreed pick-up time, the driver will depart from the location and the transfer will be treated as a “no-show”;

- (e) 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\$16.35 nett per seat based on availability.

4.6.11. UOB will not be liable for a driver’s no show or vehicle breakdown. 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).

4.7. COMPLIMENTARY LOUNGE ACCESS

4.7.1. Principal and supplementary Cardmembers are entitled to enjoy complimentary access to Priority Pass lounges (“**PP Lounge(s)**”).

4.7.2. Each principal and/or supplementary Cardmember must register for and activate an online membership account with Priority Pass. Cardmembers can then gain entry to PP Lounges by presenting their digital Priority Pass membership card in their Priority Pass app at these lounges.

4.7.3. Cardmembers who present their digital Priority Pass membership card at a PP Lounge are entitled to enjoy access to the PP Lounge during the Cardmember’s Priority Pass membership year as follows:

	1 st Visit	Subsequent Visits
Principal Cardmember	Unlimited complimentary visits	
Principal Cardmember’s 1st Guest	Unlimited complimentary visits	
Principal Cardmember’s additional Guests beyond the 1st Guest	Chargeable at US\$35 per guest, per visit	Chargeable at US\$35 per guest, per visit
Supplementary Cardmember	Unlimited complimentary visits	
Supplementary Cardmember’s 1st Guest	Chargeable at US\$35 per guest, per visit	Chargeable at US\$35 per guest, per visit
Supplementary Cardmember’s additional Guests beyond the 1st Guest	Chargeable at US\$35 per guest, per visit	Chargeable at US\$35 per guest, per visit

4.7.4. Priority Pass Conditions of Use apply and it is the Cardmember’s sole responsibility to comply with these conditions of use. Priority Pass Conditions of Use and the list of PP Lounges may be found at Priority Pass’ official website.



- 4.7.5. The Cardmember's Priority Pass membership will be automatically renewed at the expiry of the Cardmember's Priority Pass membership year provided that the Cardmember's Card is still active and valid. The Cardmember's Priority Pass membership is non-transferable.
- 4.7.6. UOB reserves the right to charge the Cardmember for any PP Lounge visits made by the Cardmember and their guests after the Cardmember's Card has been cancelled, in the event that the costs for such visits are charged to UOB by Priority Pass.

4.8. AUTO ASSISTANCE / HOME ASSISTANCE / TRAVEL & MEDICAL ASSISTANCE

- 4.8.1. Each principal Cardmember is entitled to benefits supplied by a third party supplier, Aspire Lifestyles (APAC) Pte Ltd ("**Aspire**"), which include:
 - (a) auto assistance in Singapore, West Malaysia or within 50km from the Malaysia-Thailand Border in Thailand, value up to \$100 per event, maximum of two (2) times per year;
 - (b) home assistance support such as locksmith and electrical maintenance, value up to \$100 per event, maximum of two (2) times per year; and
 - (c) worldwide travel and medical assistance services with coverage up to S\$50,000 per assistance event and immediate family support,

subject to the terms and conditions herein and the additional terms and conditions imposed by Aspire (the "**Aspire Program**"). For the full terms and conditions of the Aspire Program, visit www.uob.com.sg/R-assistance.

- 4.8.2. UOB reserves the right to change, suspend, withdraw or discontinue the Aspire Program at its sole discretion any time without any notice or liability to any party.
- 4.8.3. A Cardmember shall be fully responsible for fees that are incurred by the Cardmember with Aspire as a result of services requested by the Cardmember under the Aspire Program.
- 4.8.4. Without prejudice and in addition to any other exclusions, UOB and Aspire shall not be responsible for any delay or failure to provide the services caused by any event beyond its reasonable control, including but not limited to, fire, earthquake, flood, lightening, riots, strikes, lockouts, government action, war, acts of terrorism and/or disruption of electrical or power supplies, disruption, breakdown or failure of equipment.

4.9. BIRTHDAY PRIVILEGE

- 4.9.1. Each principal Cardmember is entitled to birthday privileges and each such privilege can only be redeemed once by the principal Cardmember. Birthday privileges may vary from time to time, and shall be determined solely by the Bank in its discretion.
- 4.9.2. Each birthday privilege above cannot be transferred and is not exchangeable for cash or other items and cannot be used in conjunction with any other offers, discounts, privileges, promotions,



vouchers or purchase of gift certificates, set menus, special menus, membership privileges, unless otherwise stated. UOB and the participating merchant reserves the right, at its discretion, to replace or substitute the items or services offered with any other item or service of equal or similar value.

- 4.9.3. Where applicable, the value of each birthday privilege is denominated in Singapore Dollars, unless otherwise stated. Utilisation of a birthday privilege may be subject to prevailing GST and service charges, which the Cardmember shall be responsible for. For birthday privileges with a minimum spend requirement, the minimum spend amount excludes all applicable taxes and fees associated with the purchase, including but not limited to customs, GST, shipping and handling charges, unless otherwise stated.
- 4.9.4. Any birthday privilege not utilised during the principal Cardmember's birthday calendar month will be forfeited. No payment or compensation whether in cash, credit or in kind shall be made for any forfeited, expired or unutilised reservation or birthday privilege. The Cardmember must be present in person for each utilisation of the birthday privileges. If the Cardmember cancels any of the birthday privileges or does not turn up on the applicable reservation date, or makes amendments to the reservation date, then the Cardmember shall be subject to the participating merchant's conditions for cancellation, amendment and/or no show, and the Cardmember will be solely responsible for any charges or fees imposed in relation thereto. The birthday privilege shall not be replaced or compensated in the event of cancellation and no-show. UOB shall not be responsible for assisting a Cardmember in communicating with the participating merchant with respect to any proposed cancellation or amendment of the relevant reservation.
- 4.9.5. UOB shall not be liable for any loss, injury to or expense, claim or damages incurred or sustained by any Cardmember or any of the Cardmember's accompanying guests or any other person in connection with the utilisation of the birthday privilege. For the avoidance of doubt, each Cardmember shall be liable to pay for all his / her own costs, charges and expenses (including but not limited to any transport and travel related or incidental charges) and that of his / her guests which are incurred, sustained or suffered in relation to the utilisation of the birthday privileges. UOB shall not be liable or responsible to any party for the payment of the foregoing.



5. UOB RESERVE DIAMOND CARD PROMOTION AND PRIVILEGES

5.1. The UOB Reserve Diamond Card Promotion ("**Promotion**") is applicable to any principal Cardmember who has met all of the following conditions within the Card Membership Year ("**Qualifier**"):

5.1.1. has a Card which is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion; and

5.1.2. charge to their Card an accumulated Local Card Transactions and Overseas Card Transactions ("**Qualified Transactions**") of at least S\$1,000,000 or transact a total of S\$10,000,000 through the UOB Payment Facility ("**Qualifying Amount**") during the 12-month membership period in respect of the Cardmember's Card Membership Year.

For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) and go towards computing the Qualified Transactions and Qualifying Amount.

5.2. 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.

5.3. 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 of this Promotion.

5.4. A Qualifier who qualifies for the Diamond Card will be notified by mail, sixty (60) days after the expiry of the Card Membership Year, sent to the relevant Qualifier's last known mailing address in the Bank'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 welcome pack, together with the Diamond Card. 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. For the avoidance of doubt, the Diamond Card will be issued and delivered sixty (60) days onwards after the expiry of the Card Membership Year.

5.5. The usage of the Diamond Card is subject to the terms and conditions in the welcome pack and/or any other terms as may be imposed by UOB. These terms and conditions supplement are to be read together with and form an integral part of the prevailing UOB Cardmember Agreement and UOB Rewards Programme (collectively, the "**Standard Terms**"). 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 in relation to any matter concerning the Card.

5.6. 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 subject to the payment



of a fee of S\$1,090 (inclusive of 9% GST) for each additional Diamond Card but limited to two (2) applicable supplementary Cardmembers and subject to availability of the Diamond Card.

- 5.7. Fees to be charged for such additional Diamond Card is strictly non-waivable.
- 5.8. (a) For the avoidance of doubt:
 - 5.8.1. 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
 - 5.8.2. if the supplementary Cardmember referred to under clause 5.6 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\$1,090.00 (inclusive of 9% 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\$600.00 (before GST) and subject to availability of such standard UOB Metal Reserve Credit Card. Fee to be charged is strictly non-waivable.
- 5.9. 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).
- 5.10. 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).
- 5.11. In the event that the Qualifier does not meet the Qualifying Amount during the subsequent 12-month membership period in respect of the Cardmember's Card Membership Year, the Cardmember will be deemed as non-qualified and will no longer be able to enjoy the Privileges that are offered to a principal cardholder of a Diamond Card.
- 5.12. 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.
- 5.13. 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.

- 5.14. 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.
- 5.15. 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.
- 5.16. 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).
- 5.17. The following privileges ("**Privileges**") are open to a principal cardholder of a Diamond Card which is issued by UOB in Singapore ("**Diamond Cardmember**"):

5.17.1. COMPLIMENTARY GOLF PRIVILEGE AT LOCAL GOLF COURSES

- (a) Each principal Diamond Cardmember will be entitled to an additional (2) complimentary rounds of golf per calendar year, in addition to the four (4) Golf Privilege Entitlements set out in clause 0 above.
- (b) Terms and conditions for the Golf Privilege Entitlement (as set out in clause 4.4 above) apply.

5.17.2. COMPLIMENTARY EXPEDITED IMMIGRATION SERVICES

- (a) Each principal Diamond Cardmember will be entitled to an additional six (6) complimentary Meet & Assist and/or Fast Track Airport Immigration services per



calendar year, in addition to the two (2) Expedited Immigration Entitlements set out in clause 0 above.

- (b) Terms and conditions for the Expedited Immigration Entitlement (as set out in clause 4.5 above) apply.

5.17.3. COMPLIMENTARY SECOND NIGHT HOTEL STAY PRIVILEGE

- (a) Each principal Diamond Cardmember will be entitled to one (1) complimentary night per stay per calendar quarter (as set out in clause 5.17.4(g) below) ("**Complimentary Night Entitlement**"), capped at S\$400 per night stay booked with no black-out dates, with every two (2) consecutive nights booked at any hotel worldwide through UOB Travel Planners ("**UOB Travel Planners**" is operated as a subsidiary of UOB).
- (b) Bookings made through other methods such as, travel agents, websites or directly with a hotel will not qualify.
- (c) For avoidance of doubt, a Diamond Cardmember cannot bring forward their entitlement for the quarter and/or year, where applicable. Any unutilised amount of the Complimentary Night Entitlement will be forfeited, and will not be refunded in cash or kind, nor brought forward to the next calendar quarter.
- (d) To receive the Complimentary Night Entitlement, each Diamond Cardmember must:
 - book a reservation in the principal Diamond Cardmember's name for a minimum consecutive two-night stay by contacting UOB Travel Planners at 6302 5503 at least 48 hours before day of check-in and booking made directly with UOB Travel Planners;
 - successfully charge the first night stay to the principal Cardmember's Diamond Card and the transaction successfully posted on the Bank's system within the calendar quarter; and
 - is limited to one room per stay at the same hotel for the entire period of the reservation and does not include back-to-back stays in the same city.
- (e) The Diamond Cardmember will be charged the balance total cost of the stay by UOB Travel Planners. Upfront payment in full is required at time of booking and will be charged to the Cardmember's Diamond Card. Payment in full is defined as pre-payment for the total of all consecutive nights. Hotel imposed fees, including dining or resort fees, and incidental guest charges are the Cardmember's responsibility.
- (f) 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.
- (g) The calendar quarter defined as:
 - 1st quarter: From 1 January to 31 March
 - 2nd quarter: From 1 April to 30 June
 - 3rd quarter: From 1 July to 30 September
 - 4th quarter: From 1 October to 31 December
- (h) Should the terms and conditions 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.



- (i) The Complimentary Night Entitlement cannot be used in conjunction with other promotions, offers and discounts, including complimentary stays given by the hotel/property of choice, or the use of corporate code discounts.
- (j) 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.

5.17.4. COMPLIMENTARY MEAL ON US PRIVILEGE

- (a) Each principal Diamond Cardmember will be entitled to one (1) complimentary meal for two persons per calendar quarter ("**Meal on Us Privilege**"), at a chosen restaurant by UOB, to be redeemed within a given period.
- (b) Each principal Diamond Cardmember will be notified by way of redemption letter no later than the 30th or 31st of each end calendar quarter, sent by mail to the Cardmember's last known mailing address in the Bank'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 Meal on Us Privilege and/or the redemption letter.
- (c) The Meal on Us Privilege is strictly not refundable or transferrable or exchangeable for cash, credit, other goods or services or other gifts, in full or in part.
- (d) The redemption and usage of the Meal on Us Privilege 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.
- (e) This Meal on Us Privilege cannot be used in conjunction with other promotions, offers, vouchers and/or discounts.

5.17.5. COMPLIMENTARY BIRTHDAY TREAT

- (a) Each principal Diamond Cardmember will be entitled to one (1) complimentary birthday treat 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.
- (b) Each principal Diamond Cardmember will be greeted via a call by UOB Reserve Concierge during his/her birthday month, based on the Cardmember's last known contact number in the Bank's records. UOB Reserve Concierge will then reveal the Gift via the call, and facilitate the Diamond Cardmember's redemption.
- (c) The Gift is strictly not refundable or exchangeable for cash, credit, other goods or services or other gifts, in full or in part.
- (d) The redemption and usage of the Gift is subject to the terms and conditions imposed by UOB and/or its merchants.



6. GENERAL

- 6.1. A Cardmember is not entitled to enjoy or receive any benefits and/or privileges in relation to the Card if:
 - (a) his/her Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) his/her Card account is not active, valid, subsisting or in good standing or which, in the Bank's opinion, is delinquent or has been unsatisfactorily conducted; or
 - (c) 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.
- 6.2. The Bank shall not be responsible for any failure or delay in the transmission of sale transactions which may result in a charge incurred by the Cardmember being omitted and affecting any Cardmember's eligibility to qualify for any of the benefits and/or privileges.
- 6.3. Adjustments will be made to the UNI\$ awarded 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 discretion of the Bank.
- 6.4. Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, the Bank reserves the right to refuse to award any UNI\$ and/or cash rebate for such transactions. The Bank reserves the right to cancel and void any UNI\$ or reverse any cash rebate awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ and/or cash rebate was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 6.5. For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) only.
- 6.6. To earn UNI\$, the Cardmember's Card account must be in good standing and cannot be cancelled for any reason. 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, the UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 6.7. UOB may, at any time and in its sole and absolute discretion, amend, supplement, suspend, cancel or revoke any of the Card benefits and/or privileges without giving prior notice or reason or assuming any liability to any person.
- 6.8. UOB's decision on all matters relating to the Cardmember's Card account and any Card benefits and/or privileges shall be final, conclusive and binding on the Cardmembers.
- 6.9. 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 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.



- 6.10. These terms and conditions supplement are to be read together with and form an integral part of the prevailing UOB Cardmember Agreement and UOB Rewards Programme (collectively, the “**Standard Terms**”). 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 in relation to any matter concerning the Card.
- 6.11. Without prejudice and in addition to any other consent the Cardmember has already provided to the Bank and any right of the Bank under applicable laws, the Cardmember consents to the collection, use and disclosure of all information and particulars (including personal data) relating to the Cardmember by the Bank to the necessary third parties for the purposes of enabling the Bank and/or the third parties to provide the services and products relating to the Card benefits and privileges to the Cardmember.
- 6.12. The services and products relating to the Card benefits and privileges are supplied by third party merchants and/or suppliers. The Bank is not an agent of such third party merchants and/or suppliers. Accordingly, the Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the services and products and the Bank assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance thereof or defects in such services and products. Any dispute regarding the services and products is to be resolved directly with the merchant and/or supplier. The Bank shall not be required to assist the Cardmember or act on the Cardmember’s behalf in communicating with the merchant and/or supplier of the services and products.
- 6.13. These terms and conditions shall be governed by the laws of the Republic of Singapore and Cardmembers are deemed to have agreed to submit to the exclusive jurisdiction of the Singapore courts.
- 6.14. A person who is not a party to these terms and conditions and/or any agreement governed by these 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 these terms and conditions.
- 6.15. All information is correct at the time of publishing and the Bank makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

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