



## Terms and Conditions Governing UOB Metro-UOB Card (“Terms”)

These Terms apply to your Metro-UOB Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (the “**Card**”).

For the purposes of these Terms:

- (a) “**Metro**” refers to Metro (Private) Limited.
- (b) “**Metro Transactions**” shall mean point-of-sale retail transactions successfully charged to your Card at any Metro Department Store in Singapore and which are posted on UOB’s system.
- (c) “**Non-Metro Transactions**” shall mean transactions other than Metro Transactions successfully charged to your Card and which are posted on UOB’s system.

For Non-Metro Transactions, you shall be eligible to earn UNI\$ in accordance with the terms and conditions set out of the UOB Rewards Programme.

### 1. **Metro\$ Rebates\* (Till 14 April 2026 only)**

*\*With effect from 15 April 2026, Metro\$ Rebates will be discontinued and will no longer be awarded or redeemable at Metro Department Stores. Instead, Metro-UOB Cardmembers will continue to enjoy **the same 5% rebate — awarded as Metro Treasured Points at 5 Points per S\$1 spent on Metro Transactions** under the Treasured by Metro programme owned and managed by Metro. For additional terms relating to the rebate structure and Metro Treasured Points, please refer to **Clause 2**.*

*All Metro\$ Rebates\* will cease to accrue after 14 April 2026, regardless of the transaction date of the underlying Metro Transaction. Any Metro Transactions posted to UOB’s systems after 14 April 2026 will not earn any Metro\$ Rebates\*, even if the transaction took place before this date.*

*UOB shall not be responsible for any late posting of Metro Transactions that result in non-award or forfeiture of Metro\$ Rebates\* following cessation of the Metro\$ Rebates\* Programme.*

*For the avoidance of doubt, any unutilised Metro\$ Rebates\* remaining as at 14 April 2026, 21:00 hours at Metro Paragon or 21:30 hours at Metro Causeway Point will be forfeited and will not be converted to Metro Treasured Points or any other value, and no compensation or replacement will be provided by UOB.*

- (i) You will be eligible to earn Metro\$ Rebates\* at a rate of 5% on all Metro Transactions (“**Metro\$ Rebates\***”) subject to these Terms.
- (ii) There is no minimum spend required to receive Metro\$ Rebates\*.
- (iii) There is no cap on the maximum amount of Metro\$ Rebates\* that you can earn.
- (iv) The Metro\$ Rebates\* amount will be computed based on the nett amount of all Metro Transactions successfully charged to your Card and posted onto UOB’s systems, and will be rounded to the nearest two decimal places.



- (v) Metro\$ Rebates\* can be accumulated and can be exchanged for Metro Shoppers Cheques at such conversion rate determined by Metro from time to time to offset your next in-store purchase. Metro Shoppers Cheques can only be redeemed in-store at any Metro Department Store in Singapore.
- (vi) The Metro\$ Rebates\* cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.
- (vii) Metro Transactions on the principal Card and the supplementary Card cannot be combined for the purposes of earning Metro\$ Rebates\*. Metro Transactions on the principal Card will earn Metro\$ Rebates\* to be credited to the principal Card, while Metro Transactions on the supplementary Card will earn Metro\$ Rebates\* to be credited to the supplementary Card.
- (viii) In the event of any cancelled, disputed and/or reversed transactions, you will need to make incremental spend to offset the reversed transaction amount in order to continue earning Metro\$ Rebates\*.
- (ix) Unused Metro\$ Rebates\* will be forfeited on (whichever is earlier):
  - (a) UOB's receipt of your request to terminate your Card; or
  - (b) the termination of your Card by UOB for any reason whatsoever.
- (x) No replacement or compensation shall be made for forfeited Metro\$ Rebates\*. Any forfeited Metro\$ Rebates\* cannot be transferred to any other UOB card account.
- (xi) The Metro\$ Rebates\* is neither transferable nor exchangeable for cash (including any credit balance refund), reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- (xii) You will not be eligible to earn any Metro\$ Rebates\* in connection with the purchase of Metro Shoppers Cheques, Metro Gift Cards and/or Metro Shoppers Cheques.
- (xiii) The crediting of the Metro\$ Rebates\* amount by UOB does not constitute payment of any amount due on your Card account (including any minimum payment amount due).
- (xiv) Your Card account must be in good standing and conducted in a proper and satisfactory manner as determined by UOB in its sole discretion in order to earn and receive the Metro\$ Rebates\*.
- (xv) UOB reserves all rights to (i) substitute the Metro\$ Rebates\*; (ii) forfeit, reverse or reclaim the Metro\$ Rebates\* where participant is subsequently discovered to be ineligible; (ii) amend or vary the Card name or design; and (iii) make determinations and decisions on all matters relating to this Metro\$ Rebates\* programme which shall be final, conclusive and binding.
- (xvi) In the event that your Card account is terminated (whether due to card expiry, replacement for lost or stolen card or otherwise), your Metro\$ Rebates\* will not be reinstated and transferred to the replacement card.



## 2. Metro Treasured Points (With Effective From 15 April 2026)

(i) In these Terms and Conditions:

- a. **"Treasured Programme"** refers to Treasured by Metro loyalty programme owned and managed by Metro which issues Treasured Points to Treasured Members.
- b. **"Treasured Account"** refers to the Treasured by Metro loyalty programme membership account maintained by Metro for the Treasured Member.
- c. **"Treasured Member"** refers to a cardmember with a valid Treasured by Metro loyalty programme membership account, across all membership tiers.
- d. **"Treasured Points"** refers to the loyalty points awarded to the Treasured Member under the Treasured Programme.

You will be entitled to earn Treasured Points at the rate of **5% on all Metro Transactions**, awarded as **5 Treasured Points for every S\$1** nett spend.

- (ii) For avoidance of doubt, you are eligible to earn 5 Treasured Points per S\$1 spent at Metro when you shop at Metro under this term and condition, regardless of your Treasured Account Tier.
- (iii) For avoidance of doubt, Treasured Points will be awarded based on the nett transaction amount as determined by Metro (after discounts, vouchers and promotions), and Metro's calculation, rounding method and crediting rules shall apply. UOB shall have no responsibility for any calculation discrepancies.
- (iv) You are required to register for the Treasured Programme in order to be eligible to earn Treasured Points. Registration may be completed in-store at any Metro outlet in Singapore or online at: <https://metro.com.sg/account/register>.
- (v) In order to earn 5 Treasured Points for every S\$1 nett spend, you must:
  - a. present your Treasured Account or inform the cashier of your registered mobile number at the point of sale; and
  - b. make payment using your Metro-UOB Card.
- (vi) Treasured Members may use your Treasured Points to offset payments, partially or fully, at Metro Department Stores in Singapore and Metro Online. Conversion rate is at 500 Treasured Points = \$5 Metro E-Gift voucher, and it must be redeemed in blocks of 500 Treasured Points. Any remaining Treasured Points that do not meet the "500 Treasured Points" minimum (e.g. having 1,700 Treasured Points means 200 Treasured Points will remain unredeemed) will stay in your Treasured Account.
- (vii) Any deduction, usage and/or redemption of Treasured Points from the Treasured Account will not be refunded to the Treasured Member for any reason whatsoever. Once the Treasured Member has completed the redemption process, the usage or redemption of Treasured Points from the Treasured Account shall not be cancelled, reversed, refunded or reinstated.



- (viii) Redemptions of Treasured Points are final. There will be no refund of Treasured Points once a transaction is completed.
- (ix) All redemptions of Treasured Points are subject to further terms and conditions as determined by Metro from time to time.
- (x) The Treasured Points cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.
- (xi) Metro Transactions on the principal Card and the supplementary Card cannot be combined for the purposes of earning Treasured Points. Metro Transactions on the principal Card will earn Treasured Points to be credited to the principal Cardmember's Treasured Account, while Metro Transactions on the supplementary Card will earn Treasured Points to be credited to the supplementary Cardmember's Treasured Account.
- (xii) Treasured Points will expire on the last day of the 12th month from the date of crediting. Example: Treasured Points earned on 19 May 2026 must be redeemed by 31 May 2027. Any unutilised points after 31 May 2027 will expire and be forfeited.
- (xiii) Metro may from time to time, amend the validity period of the Treasured Points without prior notice to Treasured Members.
- (xiv) Expired Treasured Points will be automatically forfeited and no longer valid for use by the Treasured Member concerned.
- (xv) Metro is solely responsible for awarding, posting, adjusting, reversing, expiring and maintaining Treasured Points. For the avoidance of doubt, UOB does not maintain or manage Treasured Points balances for any Metro-UOB Cardmember.
- (xvi) Any adjustment, clawback or reversal of Treasured Points (including in relation to chargebacks, refunds, voided transactions or disputes) will be performed solely by Metro. UOB will not facilitate, mediate or process any Treasured Points adjustments.
- (xvii) UOB shall not be responsible or liable in any manner for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the Treasured Points.
- (xviii) UOB shall not be liable for any system downtime, outage, failure, error, inaccessibility or malfunction of Metro's systems, terminals, applications or online platforms used for awarding or redeeming Treasured Points.



- (xix) UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Treasured Points or participation in Treasured by Metro. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third-party applications, howsoever caused.
- (xx) UOB is not an agent of Metro. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness of Treasured by Metro and/or the goods and services provided by Metro in connection with Treasured by Metro. Any dispute regarding the Treasured by Metro and/or the goods and services provided by Metro is to be resolved directly with Metro and UOB shall not be required to assist or act on your behalf in communicating Metro.
- (xxi) For the avoidance of doubt, Treasured Points are not UNI\$ or any UOB-issued reward currency, and cannot be converted into UNI\$, cash, credit, rebates or any other reward currency issued by UOB.
- (xxii) The full terms and conditions governing Treasured by Metro programme shall apply. For details, please visit: <https://metro.com.sg/pages/marketing-terms-conditions>.



### 3. General

- (i) Where any transaction posted to your Card account is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), UOB shall have the sole and absolute discretion to reverse and forfeit the Metro\$ Rebates\* or UNI\$ awarded in respect of the transaction amount voided, refunded, cancelled, reversed, disputed and/or reversed.
- (ii) The Card shall only be used for your own legitimate and genuine personal expenses and shall not be used for commercial or other non-personal expenses.
- (iii) UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Metro\$ Rebates\* or UNI\$ earned and/or awarded and/or cancel and terminate your Card, without giving any reason or prior notice or assuming any liability to you, if:
  - (a) spending on your Card account is deemed by UOB in its sole and absolute discretion to be for commercial, illegitimate, not genuine, commercial and/or non-personal purposes;
  - (b) your Card account is not in good standing and not conducted in a proper and satisfactory manner at any time as determined by UOB in its sole discretion;
  - (c) your Card account is overdue;
  - (d) UOB deems in its sole discretion that there is an abuse of the Metro\$ Rebates\* programme (whether via unusual, illegitimate, and/or not genuine transaction activities or otherwise);
  - (e) relevant Metro\$ Rebates\* or UNI\$ was not earned from qualifying spend; or
  - (f) for any other reason that UOB may determine in its sole discretion.

No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made.

- (iv) In the event that your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Metro\$ Rebates\* or UNI\$ credited into your Card account, such Metro\$ Rebates\* or UNI\$ earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.
- (v) UOB shall not be responsible or liable in any manner for (i) any failure or delay or mistake in the transmission or submission of card transactions by any party (including but not limited to American Express, acquiring merchants, merchant establishments, postal or telecommunication authorities) for whatever reason; or (ii) any breakdown or malfunction in any computer system or equipment; or (iii) any loss, expenses, delays, mistake, neglect or omission in the awarding of the Metro\$ Rebates\* or your participation in this Metro\$ Rebates\* programme.
- (vi) UOB's decision on all matters relating to your Card account shall be final, conclusive and binding and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.



- (vii) UOB reserves the right to vary, amend and/or supplement any of these Terms (including but not limited to the Metro\$ Rebates\* rate, the basis of calculation of the Metro\$ Rebates\* and the list of eligible transactions which are eligible to earn the Metro\$ Rebates\*) from time to time without the giving of notice or reason and without liability to any person and you agree to be bound by any such variations, amendments and/or supplements.
- (viii) These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement and the terms and conditions governing the UOB Rewards Programme (collectively, the "**Standard Terms**"). In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- (ix) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- (x) By using your Metro-UOB Card, in addition to any other consents you have already provided to UOB and any right that UOB has under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of providing services in connection with your Metro-UOB Card and to contact you.
- (xi) By using your Metro-UOB Card, you consent to UOB disclosing your personal data and your Metro-UOB Card information (including but not limited to any information on Metro Card Transactions) to Metro for any purpose required in connection with your Metro-UOB Card, including but not limited to:
  - (a) providing, administering, operating and/or managing any service, benefit, privilege, promotion, rebate, reward or programme relating to your Metro-UOB Card;
  - (b) offering, marketing or promoting any promotion, benefit, privilege, product and/or service relating to your Metro-UOB Card;
  - (c) offering, marketing or promoting any product and/or service provided by Metro;provided always that UOB shall not be responsible for Metro's handling or use of such data or information.
- (xii) A person who is not a party to any agreement governed by the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement.
- (xiii) The Terms shall be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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