



## TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD

### Overview

This document sets out the general terms and conditions governing the Singtel-UOB Credit Card which we may provide to you from time to time. These terms and conditions are binding on you therefore it is important that you read and understand this document.

By applying for or using the Singtel-UOB Credit Card, you commit yourself to comply with all of the terms and conditions set out herein ("**these Terms**"). You are deemed to have already read, understood and accepted every Term.

These Terms supplement, are additional to and are to be read together with:-

- (a) our UOB Cardmembers Agreement; and
- (b) the terms and conditions of other document or agreement governing your relationship with us.

(a) and (b) are collectively known as the "**Other Terms**"

If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall prevail over the Other Terms to the extent necessary to give effect to these Terms. Please visit [uob.com.sg](http://uob.com.sg) for full details.

Unless the context otherwise requires or these Terms 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.

### Definitions

The following terms shall have the following meanings when used in these Terms:

"**Bank**" or "**UOB**" means United Overseas Bank Limited.

"**Card**" means the Singtel-UOB Credit Card.

"**Designated Bills**" means individual Singtel Bill and GOMO charges.

"**Eligible Recurring Payment Arrangement**" means Designated Bills that are charged on a recurring basis to the Card.

"**Indemnified Parties**" means Singtel, UOB and/or all their servants, employees, nominees, directors and agents.

"**Local Mobile Contactless Spend**" means in-store contactless Transactions made via the following mobile wallets: Apple Pay, Samsung Pay, Google Pay and such other mobile wallet services as UOB may determine from time to time at its sole discretion and processed locally in Singapore, as UOB may determine from time to time at its sole discretion. For the avoidance of doubt, Transactions which are made online via any of the mobile wallets listed above will not be eligible to receive any Cashback under the "Mobile Contactless Spend" category but will receive Cashback under the "Online Spend" category.

"**Local Online Spend**" refers to Transactions made via the internet based on system indicators and processed locally in Singapore by the respective merchants/acquirers as an online transaction.



“**Overseas Foreign Currency Spend**” means Transactions which are processed outside of Singapore and successfully charged to your Card and posted on UOB’s system, in a foreign currency. Transactions which are processed outside of Singapore, but which are charged to your Card in Singapore dollars at the time of the Transaction will not constitute an Overseas Foreign Currency Spend.

“**Other Spend**” means all other Transactions that are not Local Online Spend, Local Mobile Contactless Spend and/or Singtel Spend.

“**Singtel**” means Singapore Telecommunications Limited.

“**Singtel Bill**” means any bill issued by Singtel or any of its related corporations (“related corporations” having the meaning given to that term in Section 6 of the Companies Act 1967 of Singapore to customers who are individuals. For the avoidance of doubt, individual Singtel bills excludes bills issued to corporate customers.

“**Singtel Spend**” refers to Transactions made at Singtel, or any of its related corporations with the following Merchant Category Codes (MCC) and which are processed locally in Singapore and contain the corresponding transaction descriptions as set out in the table below, which may be updated from time to time.

MCC	Descriptions
4812, 4814, 5999	<ul style="list-style-type: none"><li>• BS WHATSAPP BOT*</li><li>• ERAJAYA*</li><li>• G-FORCE*</li><li>• GKE RETAILS PTE LTD*</li><li>• GOMO MOBILE*</li><li>• HELLO*</li><li>• MY APPS MALL*</li><li>• MYSINGTELAPP*</li><li>• PREPAID ONLINE TOP UP*</li><li>• PREPAID*</li><li>• SINGAPORE TELECOM*</li><li>• SINGTEL*</li><li>• SINGTELSHOP*</li><li>• STBILL*</li><li>• STS*</li><li>• TELECOM EQ*</li><li>• WHIZCOMM*</li><li>• 3 MOBILE TELECOM*</li></ul>

The asterisk symbol (“\*”) used in transaction descriptions signifies that any number of characters may follow the specified word or phrase.

For example, “SINGTEL\*” encompasses variations such as “SINGTEL MOBILE”, “SINGTEL TV”, and other transaction descriptors that begin with “SINGTEL”.

For avoidance of doubt, the following transactions do not constitute as eligible Singtel Spend:

- (a) Singtel Dash;
- (b) enterprise-related payments;
- (c) Singtel Protect and other insurance-related transactions.



“Transactions” means the transactions successfully charged to the Card Account by the Principal and Supplementary Cardmembers and posted on the Bank’s systems but excludes the following :

- (a) cash advances;
- (b) balance and/or fund transfers;
- (c) NETS and NETS-related transactions;
- (d) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (e) amounts approved under the UOB Payment Facility and any associated fees or charges;
- (f) any transactions made at Shell petrol stations and SPC petrol stations;
- (g) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (h) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- (i) any transaction made with the following Merchant Category Codes (MCC):

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
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
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Charitable and Social Service Organizations
8661	Religious Organizations
8651	Political Organizations



8699	Membership Organizations (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Classified)
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

(j) any top-ups or payment of funds to payment service providers or prepaid accounts;

(k) any transaction made with the following transaction descriptions:

<ul style="list-style-type: none"> <li>• AXS*</li> <li>• CITY INDEX*</li> <li>• EZ LINK*</li> <li>• EZ-LINK *</li> <li>• EZLINK*</li> <li>• EZLINKS*</li> <li>• FLASHPAY*</li> <li>• NETSFLASHPAY*</li> <li>• MB * MONEYBOOKERS.COM</li> <li>• OANDA ASIA PAC</li> <li>• OANDAASIAPA</li> <li>• PAYPAL * OANDAASIAPA</li> <li>• PLUS500</li> <li>• PLUS500UK LIMITED</li> <li>• PAYPAL * PLUS500</li> <li>• PAYPAL * PLUS500.COM</li> <li>• PAYPAL * CAPITALROYA</li> <li>• PAYPAL * BIZCONSULTA</li> </ul>	<ul style="list-style-type: none"> <li>• Saxo Cap Mkts Pts Ltd</li> <li>• SKR*PLUS500CY LTD</li> <li>• SKR*SKRILL.COM</li> <li>• TRANSIT*</li> <li>• WWW.IGMARKETS.COM.SG</li> <li>• WWW.MYEZLINK.COM.SG</li> <li>• WWW.PLUS500.CO.UK</li> <li>• SP Digital*</li> <li>• SP Services*</li> <li>• AMAZE* TRANSIT*</li> <li>• IPAYMY*</li> <li>• RWS-LEVY*</li> <li>• SMOOVE PAY*</li> <li>• SINGPOST-SAM*</li> <li>• RazerPay*</li> <li>• NORWDS*</li> <li>• AMAZE*</li> </ul>
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(l) any other transactions which the Bank may exclude from time to time without prior notice to you.

For the avoidance of doubt,

- a. Please note that 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.
- b. Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing your Qualifying Spend and corresponding Cashback.



## Transitional Provisions

If you are an existing Singtel-UOB Cardholder with the principal Card issued before 27 August 2025, except as otherwise stipulated, these revised terms and conditions governing Singtel-UOB Card will only apply to Transactions posted to your Card on or after 27 August 2025.

If your GOMO charges are charged to the Card on a recurring basis for 12 consecutive months by 10 November 2025, and you are charged an annual fee on or after 10 November 2025, you will receive a waiver of the annual fee posted to your Card.

If you are an existing Singtel-UOB Cardholder whose principal Card is approved before 17 April 2026, clause 2 with the exception of clause 2.4 will apply to your eligibility for Singtel vouchers until the end of your ongoing qualifying period for Singtel voucher eligibility. Thereafter, clause 2 with the exception of clauses 2.2 and 2.3 will apply.

If you are a new Singtel-UOB Cardholder whose principal Card is approved on/after 17 April 2026, clause 2 with the exception of clauses 2.2 and 2.3 will apply to your eligibility to receive Singtel vouchers.

### 1. **Cashback**

- 1.1 As a Cardmember, you will earn cashback on Transactions charged to your Card (“**Cashback**”) as follows:

<b>Qualifying Spend</b>	<b>Cashback</b>	<b>Cap per statement month</b>
S\$800 (per statement month)	12% Cashback on Singtel Spend	S\$30
	10% Cashback on Local Online Spend and Local Mobile Contactless Spend	S\$30
	0.3% Cashback on all Other Spend	S\$20

- 1.2 To qualify for 12% Cashback on Singtel Spend and 10% Cashback on Local Online Spend and Local Mobile Contactless Spend, you must successfully charge at least S\$800 worth of Transactions in a statement month to your Card (“**Qualifying Spend**”).
- 1.3 If you do not meet the Qualifying Spend in a statement month, you will earn 0.3% Cashback on all Transactions successfully charged to your Card account in that statement month.
- 1.4 The maximum total Cashback is capped at S\$80 for each statement month, and it will be computed based on the Transactions successfully charged and posted to your Card in a statement month as shown in your Card statement in respect of that statement month, and will be rounded to the nearest two decimal places.
- 1.5 The Cashback earned for the current statement month will be credited into your Card account in the next statement month in Singapore dollars and can only be used to offset against the billed amount for your Card account in your next statement month.
- 1.6 Transactions incurred by your supplementary holder of your Card will accrue to your principal Card for the purposes of computing the Qualifying Spend on your principal Card account. Cashback earned by the supplementary holder of your Card will be credited to your principal Card account.



- 1.7 Clauses 1.2 to 1.5 apply regardless of whether your first statement period in relation to your new Card is less than a statement month.
- 1.8 The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 1.9 Unused Cashback will be forfeited on (whichever earlier):
- 2 calendar years from the last day of the statement month the Cashback was awarded;
  - the Bank's receipt of your request to terminate your Card; or
  - the termination of your Card by the Bank for any reason whatsoever.
- 1.10 The crediting of the Cashback amount by UOB does not constitute payment of any amount due on your Card account (including any minimum payment amount due).
- 1.11 Any Cashback awarded in respect of any reversed, voided, refunded or cancelled Transactions will be deducted from the Card account.

## 2. Singtel Vouchers

- 2.1 The duration of your qualifying period for Singtel voucher eligibility shall be as follows:

### **Existing Singtel-UOB Cardholder whose principal Card is approved before 17 April 2026:**

<b>Qualifying Period</b>	<b>Duration</b>
1 <sup>st</sup> qualifying period	Date of your Card approval to the date of your 13 <sup>th</sup> monthly card statement
Qualifying periods prior to the qualifying period that is ongoing as at 17 April 2026	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement
Qualifying period that is ongoing as at 17 April 2026	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement
1 <sup>st</sup> qualifying period after the end of the qualifying period that was ongoing as at 17 April 2026	Day after the last date of the immediately preceding qualifying period to the date of your next 13 <sup>th</sup> monthly card statement
Subsequent qualifying periods	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement

### **New Singtel-UOB Cardholder whose principal Card is approved on or after 17 April 2026:**

<b>Qualifying Period</b>	<b>Duration</b>
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1 <sup>st</sup> qualifying period	Date of your Card approval to the date of your 13 <sup>th</sup> monthly card statement
Subsequent qualifying periods	Day after the last date of the immediately preceding qualifying period to the date of your next 12 <sup>th</sup> monthly card statement

2.2 If you are an existing Singtel-UOB Cardholder whose principal Card is approved before 17 April 2026 and your qualifying period for Singtel voucher eligibility is ongoing as at 17 April 2026, you will be entitled to receive Singtel vouchers as a Principal Cardmember during that ongoing qualifying period when you:

(i) have in place an Eligible Recurring Payment Arrangement for postpaid Singtel Mobile, Fibre Broadband or TV services (not including GOMO charges and prepaid services) **and**

(ii) meet the minimum local spend indicated in the table below during a qualifying period:

Minimum total annum local spend (including Singtel bills and GOMO charges)	Receive Singtel vouchers worth
Spend S\$12,000 to less than S\$24,000	S\$100
Spend S\$24,000 and above	S\$300

2.3 Qualifying Local Spend are posted retail transactions made in Singapore dollars **excluding** funds transfers, cash advances, personal loan, overseas spend transactions in foreign currency, void card transactions, chargebacks, fees, interests, other financial charges, amounts approved under the UOB Payment Facility and any associated fees or charges, any payment to educational institutions, any payment made with the following Merchant Category Codes, 6012 Member Financial Institution – Merchandise and Services, 6211 - Securities – Brokers and Dealers, 6540 - Stored Value Card Purchase/Load, 7995 - Betting/Track/Casino/Lotto and Political Organizations, selected transactions such as insurance payments, Grab mobile wallet top-ups, wire transfers, payments to non-financial institutions, quasi-cash, transactions involving payments to hospitals, automobile parking lots and garages and such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

2.4 If you are an existing Singtel-UOB Cardholder whose principal Card is approved before 17 April 2026 and your latest qualifying period for Singtel voucher eligibility that was ongoing as at 17 April 2026 has ended or you are a new Singtel-UOB Cardholder whose principal Card was approved on or after 17 April 2026, you will be entitled to receive Singtel vouchers as Principal Cardmember during a qualifying period when you:

(i) have in place an Eligible Recurring Payment Arrangement for postpaid Singtel Mobile, Fibre Broadband or TV services (not including GOMO charges and prepaid services) **and**

(ii) meet the Singtel Spend indicated in the table below during a qualifying period:

Minimum total annum Singtel Spend	Receive Singtel vouchers worth
Spend S\$3,500 to less than S\$5,500	S\$100
Spend S\$5,500 and above	S\$300



2.5 For example:

**Existing Singtel-UOB Cardholder whose principal Card is approved before 17 April 2026:**

*Your Card is approved on 18 April 2025. Your monthly card statements are issued on the 28<sup>th</sup> of each month.*

*Your first qualifying period will be from 18 April 2025 to 28 April 2026, during which Clause 2.2 and 2.3 will apply to your eligibility for Singtel vouchers.*

*Your next qualifying period will be from 29 April 2026 to 28 April 2027, during which Clause 2.4 will apply to your eligibility for Singtel vouchers. Your subsequent qualifying period will be from 29 April 2027 to 28 March 2028. Clause 2.4 will also apply to your eligibility for Singtel vouchers for this subsequent qualifying period and all qualifying periods thereafter.*

**New Singtel-UOB Cardholder whose principal Card is approved on or after 17 April 2026:**

*Your Card is approved on 18 April 2026. Your monthly card statements are issued on the 28<sup>th</sup> of each month.*

*Your first qualifying period will be from 18 April 2026 to 28 April 2027 and your subsequent qualifying period will be from 29 April 2027 to 28 March 2028.*

*Clause 2.4 will apply to your eligibility for Singtel vouchers for all qualifying periods.*

- 2.6 Each Principal Cardmember is only eligible to receive the Singtel vouchers once per qualifying period, regardless of their total annum local spend. Principal Cardmembers who are eligible to receive the Singtel vouchers be issued the Singtel vouchers within two (2) months after the end of a qualifying period provided that the Card account is in good standing, as we determine in our sole discretion at the end of a qualifying period. Early redemption is strictly not allowed.
- 2.7 Singtel vouchers will be awarded in the form of digital vouchers which you may view and access via MySingtel app. The Singtel voucher will be issued to the Principal Cardmember's Singtel account that has in place the Eligible Recurring Payment Arrangement.
- 2.8 Singtel vouchers may be redeemed directly at Singtel shops or online via singtel.com, and can be used to offset the price when you purchase a mobile device together with subscription (new sign-up or recontract) to Enhanced XS / Enhanced S / Enhanced M / Priority L / Priority Pro / Priority Family Plan. A redemption of a Singtel voucher, once made, cannot be varied, reversed or cancelled. At redemption, if the value of the redeemed Singtel voucher is less than the relevant purchase price, the outstanding balance amount must be paid in order to complete the relevant purchase. If the value of the redeemed Singtel voucher is more than the relevant purchase price, the difference will not be refunded.
- 2.9 The Singtel voucher is valid for 1 year from date of issue. Early issuance or redemption of the Singtel voucher is strictly not allowed.

**3. Annual Fee Waiver**

- 3.1 Both Principal and Supplementary Cardmembers will receive a waiver on the Card annual fee if Singtel Bills are charged to the Card on a recurring basis for 12 consecutive months.



With effect from 10 November 2025, both Principal and Supplementary Cardmembers will receive a waiver on the Card annual fee if there is an Eligible Recurring Payment Arrangement for 12 consecutive months.

- 3.2 An annual fee of S\$196.20 for the Principal Card and S\$98.10 for Supplementary Card will apply if there is no Singtel Bill charged to the Card, or (with effect from 10 November 2025) if there is no Eligible Recurring Payment Arrangement, for 12 consecutive months. Annual fees quoted include GST.

#### 4. FX fees

- 4.1 There will be no administrative fees applied on transactions in foreign currencies ("**FX fees**") charged on all Overseas Foreign Currency Spend successfully charged and posted to your Card account. This is regardless of whether you meet the Qualifying Spend in a statement month.
- 4.2 For the avoidance of doubt, the International Processing Fee of 1% of the transaction amount, which is chargeable on transactions charged to your Card in Singapore dollars and processed outside Singapore, will continue to apply.

#### 5. UOB\$ Programme

- 5.1 You will earn UOB\$ for spending at all UOB\$ Merchants.
- 5.2 Qualifying spend transactions are retail transactions made using the Card at the UOB\$ Merchants.
- 5.3 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse to award UOB\$ for such transactions. We reserve the right to cancel and void any UOB\$ awarded to your statement of account at any time if it deems that such UOB\$ was not earned from your qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- 5.4 Please refer to [uob.com.sg/rewardsplus](http://uob.com.sg/rewardsplus) for other terms and conditions relating to the UOB\$ Programme.

#### 6. Singtel Benefits (General Terms)

- 6.1 Singtel-UOB Cardmembers must set up an Eligible Recurring Payment Arrangement on their Singtel and/or GOMO bills using their Singtel-UOB Card in order to enjoy the Singtel benefits set out in Clauses 7 through 12 below (the "**Singtel Benefits**"). After doing so, from 27 Aug 2025 onwards, you will automatically be eligible for the Singtel Benefits if you meet the requirements applicable to each Singtel Benefit as stated in Clauses 7 through 12. Cardholders who do not set up the Eligible Recurring Payment Arrangement will not be eligible for the Singtel Benefits unless otherwise stated.
- 6.2 In the event of Card termination or removal of the Eligible Recurring Payment Arrangement with the Singtel-UOB Card, all Singtel Benefits will cease immediately.
- 6.3 The Singtel Benefits are only applicable on purchases made by a Singtel-UOB Cardmember with a valid Singtel-UOB Card on or after 27 August 2025.



- 6.4 The Singtel Benefits will apply to all services under your Singtel account. Such Singtel Benefits are not transferrable to other Singtel account holders.
- 6.5 Neither UOB nor Singtel is not liable for the inability of a customer to take advantage of the Singtel Benefits for any reason, and Singtel Benefits cannot be retroactively claimed. Singtel and UOB reserves the right to amend, terminate and add to the listed Singtel Benefits without prior notice.

## **7. Singtel Benefit – Mobile (Extra Local Data & Talktime)**

- 7.1 Singtel-UOB Cardmembers can enjoy extra 10GB/month of local data and 100 mins /month of talktime, with (i) every new sign-up or recontract to an eligible Singtel phone plan (Enhanced M / Priority L / Priority Pro / Priority Family Plan), or (ii) every new sign-up to an eligible Singtel SIM Only plan (Enhanced Core / Priority Plus / Priority Ultra). This benefit will cease after 24 months.
- 7.2 This benefit can be redeemed more than once by a customer, every time an eligible mobile plan sign-up or recontract is performed.
- 7.3 Applicable to new plan sign-ups and recontracts performed in Singtel Shops & Singtel Exclusive Retailers, as well as online (via singtel.com). To enjoy this benefit, you must have already set up an Eligible Recurring Payment Arrangement on your Singtel bills using your Singtel-UOB Card before submitting an order for a new sign-up or recontract. The benefit will be provisioned automatically upon start of service.
- 7.4 Customers on CIS, enterprise, Silver, or NTUC plans are not eligible for this benefit.
- 7.5 This benefit offered under the Singtel-UOB Card is not stackable with other similar benefits (i.e. extra local data and talktime) offered under other rewards programmes (e.g. Singtel Red).
- 7.6 This benefit will be removed under the following conditions:
- Removal of the Eligible Recurring Payment Arrangement at any time (as per clause 6.2)
  - Downgrading of plan to non-eligible plans
  - Transfer of line ownership
  - Line suspension due to non-payment
- 7.7 For other terms and conditions relating to Singtel Mobile, please refer to <https://www.singtel.com/personal/terms/postpaid-mobile-terms>.

## **8. Singtel Benefit – Mobile (Admin Fee Waiver)**

- 8.1 Singtel-UOB Cardmembers can enjoy a waiver of the one-time SIM Card fee (worth \$21.80), one-time registration fee (worth \$10.90) and recontract fee (worth \$10.90), when you (i) sign up or recontract to an eligible Singtel phone plan (Enhanced M / Priority L / Priority Pro / Priority Family Plan), or (ii) sign up to an eligible Singtel SIM Only plan (Enhanced Core / Priority Plus / Priority Ultra). All charges listed are inclusive of 9% GST.



- 8.2 This benefit can be redeemed more than once by a customer, every time a new mobile plan sign-up or recontract is performed.
- 8.3 Applicable to new plan sign-ups and recontracts performed in Singtel Shops & Singtel Exclusive Retailers. To enjoy this benefit, inform the sales staff of your Singtel-UOB Cardholder status at the point of sign-up/recontract, and show your Singtel-UOB Card upon request.
- 8.4 Customers on CIS, enterprise, Silver, or NTUC plans are not eligible for this benefit.
- 8.5 For other terms and conditions relating to Singtel Mobile, please refer to <https://www.singtel.com/personal/terms/postpaid-mobile-terms>.

## **9. Singtel Benefit – Broadband (Free 12 months of CAST Pack)**

- 9.1 Singtel-UOB Cardmembers can redeem a free trial of one CAST pack when you sign up for or recontract to a 24-month fibre broadband plans. You may choose between the Education Pack, Entertainment Pack or Lifestyle Pack. The trial period is for 12 months.
- 9.2 Upon the start of your new or recontracted Singtel fibre broadband service, you will receive an SMS with instructions to activate the CAST pack. The free trial period begins upon successful subscription to the CAST pack. After the trial period ends, a recurring monthly subscription fee of S\$9.98 per month shall apply to your continued subscription to the selected CAST pack and will be charged to your Singtel Broadband account.
- 9.3 Applicable to new plan sign-ups and recontracts performed in Singtel Shops & Singtel Exclusive Retailers. To enjoy this benefit, inform the sales staff of your Singtel-UOB Cardholder status at the point of sign-up/recontract, and show your Singtel-UOB Card upon request.
- 9.4 Not applicable to customers enjoying the 10Gbps or 5Gbps Entertainment Bundle. No alternative CAST packs will be offered in-lieu.
- 9.5 This benefit is not stackable with other CAST pack promotions. Customers who are currently subscribed to any of these CAST packs are not eligible to redeem this benefit for the same pack but may redeem this benefit for another CAST pack. For the avoidance of doubt, customers redeeming this benefit may also redeem the benefit under Clause 11 (Singtel Benefit – Reward (Free 6 months of CAST Pack)) for a different CAST pack.
- 9.6 All CAST content, including complimentary channels, provided to customers is subject to change, removal, replacement, or addition from time to time at Singtel's sole discretion. Customer may not request for any changes to the CAST content packs. An eligible residential or CIS Singtel Postpaid mobile number is required to sign up for CAST through your Singtel mobile bill. Corporate or GOMO mobile customers may sign up for CAST under the credit card option. For other terms and conditions relating to CAST, visit [www.cast.sg/termsandconditions](http://www.cast.sg/termsandconditions).



9.7 For other terms and conditions relating to Singtel Fibre Broadband, please refer to <https://www.singtel.com/personal/terms/fibre-broadband-terms>.

**10. Singtel Benefit – Broadband (NetLink Trust Service Activation Charge Waiver)**

10.1 Singtel-UOB Cardmembers can enjoy waiver of the NetLink Trust service activation charge (worth \$61.04 per port) when you sign up for a new fibre broadband plan, or apply for relocation to shift your fibre broadband service to your new residence.

10.2 This benefit can be redeemed more than once by a customer, every time a new fibre broadband plan sign-up or relocation is performed.

10.3 To enjoy this benefit, inform the sales staff of your Singtel-UOB Cardholder status at the point of sign-up, and show your Singtel-UOB Card upon request.

10.4 Applicable to new plan sign-ups performed in Singtel Shops & Singtel Exclusive Retailers.

10.5 In the event where the NetLink Trust service activation charge is not required, the waiver amount cannot be used to offset any other charges.

10.6 For other terms and conditions relating to Singtel Fibre Broadband, please refer to <https://www.singtel.com/personal/terms/fibre-broadband-terms>.

**11. Singtel Benefit – Reward (Free 6 months of CAST Pack)**

11.1 Singtel-UOB Cardmembers can redeem a free trial of one CAST pack. You may choose between the Education Pack, Entertainment Pack or Lifestyle Pack. The trial period is for 6 months.

11.2 The free trial period begins upon successful subscription to the CAST pack. After the trial period ends, a recurring monthly subscription fee of S\$9.98 per month shall apply for your continued subscription to the selected CAST pack and will be charged to your Singtel Broadband account.

11.3 To enjoy this benefit:

(a) For existing Singtel-UOB Cardmembers (whose Card application is approved before 27 August 2025), please contact Singtel customer service for instructions;

(b) For new Singtel-UOB Cardmembers (whose Card application is approved on or after 27 August 2025), please refer to the instructions and sign-up link in the welcome mailer sent along with your card mailer upon your successful application for the Card .

11.4 This benefit can only be redeemed once per customer. Customers who are currently subscribed to any of these CAST packs are not eligible to redeem this benefit for the same CAST pack but may redeem this benefit for a different CAST pack. For the avoidance of doubt, customers redeeming this benefit may also redeem the benefit under Clause 9 (Singtel Benefit – Broadband (Free 12 months of CAST Pack)) for a different CAST pack

11.5 All CAST content, including complimentary channels, provided to customers is subject to change, removal, replacement, or addition from time to time at Singtel's sole discretion.



Customer may not request for any changes to the content packs. An eligible residential or CIS Singtel Postpaid mobile number is required to sign up for CAST through your Singtel mobile bill. Corporate or GOMO mobile customers may sign up for CAST under the credit card option. For other terms and conditions relating to CAST, visit [www.cast.sg/termsandconditions](http://www.cast.sg/termsandconditions).

## **12. Singtel Benefit – Reward (Free 6 months of Taste of Red)**

- 12.1 You can redeem complimentary access to Taste of Red for 6 months.
- 12.2 To enjoy this benefit and sign up for Taste of Red:
  - (a) For existing Singtel-UOB Cardmembers (whose Card application is approved before 27 August 2025), please contact Singtel customer service for instructions;
  - (b) For new Singtel-UOB Cardmembers (whose Card application is approved on or after 27 August 2025), please refer to the instructions and sign-up link in the welcome mailer sent along with your card mailer upon your successful application for the Card.
- 12.3 You may only redeem this benefit once as a Singtel-UOB Cardmember. After the complimentary access period, there shall be no renewal or extension of Taste of Red access. You may upgrade to the full Singtel Red membership at any time during the complimentary access period.
- 12.4 Existing Singtel Red and Taste of Red members are not eligible for this benefit.
- 12.5 For other terms and conditions relating to Taste of Red, visit <https://www.singtel.com/personal/my-account/rewards/taste-of-red/tncs>.

## **13. Singtel Benefit – Roaming (Additional 1GB for Asia, Worldwide & Others Roaming Plans)**

- 13.1 Singtel-UOB Cardmembers can enjoy an additional 1GB of roaming data, which will be automatically provided when you purchase a ReadyRoam Asia, Worldwide or Others plan (excluding the ReadyRoam Neighbours plan).
- 13.2 To enjoy this benefit, you must have already set up an Eligible Recurring Payment Arrangement on your Singtel bills using your Singtel-UOB Card at the point of roaming plan sign-up. Customers who have any of the eligible ReadyRoam plans automatically activated once they travel, due to AutoReadyRoam, can also enjoy the additional 1GB of roaming data.
- 13.3 The additional 1GB is valid for the same 30-day active plan period of the purchased ReadyRoam plan, and for the same destination coverage. Unused data is not refundable and cannot be carried forward.
- 13.4 The additional 1GB is not applicable on ReadyRoam plans that are automatically added when you exceed your first ReadyRoam plan's data bundle. This benefit offered under the Singtel-UOB Card is not stackable with other similar benefits (additional 1GB for ReadyRoam Asia, Worldwide & Others plans) offered under other rewards programmes (e.g. Singtel Red, Singtel x NTUC).



13.5 For other terms and conditions relating to Singtel Roaming, please refer to <https://www.singtel.com/personal/terms/postpaid-mobile-terms#roaming>.

**14. Singtel Benefit – Roaming (Free 1 month of DataRoam Malaysia 6GB)**

14.1 Singtel-UOB Cardmembers can enjoy 1 free month of DataRoam Malaysia 6GB (3-month contract), in the form of a 100% discount on the 1st month.

14.2 To enjoy this benefit, you must have already set up an Eligible Recurring Payment Arrangement on your Singtel bills using your Singtel-UOB Card at the point of roaming plan sign-up. The discount will be reflected in your Singtel bill.

14.3 The DataRoam plan will be chargeable at the prevailing rate from the 2nd month onwards. If the DataRoam plan is terminated before the end of the 3-month contract, the 2nd and 3rd month for DataRoam Malaysia 6GB will still be charged to your bill.

14.4 Unused data will not be rolled over to the next month. If you exceed the 6GB monthly data allowance, excess charges apply.

14.5 For other terms and conditions relating to Singtel Roaming, please refer to <https://www.singtel.com/personal/terms/postpaid-mobile-terms#roaming>.

**15. Singtel Benefit – GOMO (12% OFF 12 months of GOMO Infinity Plans)**

15.1 Singtel-UOB Cardmembers can enjoy 12% off the prevailing monthly subscription price of selected GOMO plans (namely the GOMO 5G+ Asia Infinity Plan & GOMO 5G+ Global Infinity Plan), upon successful new sign-up of the eligible plan. This benefit will cease after 12 months.

15.2 This benefit can be redeemed multiple times by the same Cardmember, provided that each redemption is made in respect of a new eligible GOMO plan sign-up/port-in. The discount will be reflected in your GOMO bill/at the point of payment.

15.3 Applicable to new plan sign-ups performed online (via gomo.sg). To enjoy this benefit, input the relevant Singtel-UOB Cardmember promo code at the point of sign-up. To access your promo code, please refer to the welcome mailer sent along with your card mailer upon your successful application for the Card.

15.4 This benefit will be removed under the following conditions:

- Removal of the Eligible Recurring Payment Arrangement at any time (as per clause 6.2)
- Failure of the monthly recurring payment for any reason
- Change of plan
- Transfer of line ownership
- Line suspension due to non-payment

Any request for refund or reinstatement of this benefit will not be entertained.



This benefit offered under the Singtel-UOB Card is not stackable with other ongoing promotions unless otherwise stated. For general GOMO terms and conditions, please refer to [gomo.sg](http://gomo.sg).

## **16. Visa payWave Reader and Transactions**

- 13.1 The Visa payWave-enabled Card may be used to carry out card transactions at all Visa point-of-sale terminals and at such other readers or systems as we may from time to time approve. The first card transaction on a new Card shall be subject to such activation and authentication procedures as we may in our sole and absolute discretion prescribe from time to time.
- 13.2 As an additional usage avenue for your convenience, we have also made arrangements for you to use your new Cards to effect card transactions at Visa payWave readers. A Visa payWave reader is a point-of-sale device (as approved by us in our sole and absolute discretion from time to time) at which the new Card may be used to execute card transactions, either by tapping or waving the new Card against such reader without requiring any signature, PIN or other authentication on your part.
- 13.3 Any usage of a new Card at any Visa payWave readers, if permitted by us shall be subject to such terms and conditions as we and Visa may agree from time to time.

## **17. General Conditions**

- 17.1 You hereby authorise that all Singtel Bills from the Singtel account specified in your Card application, shall be charged to the Card, even if the Card has not been activated by you.
- 17.2 Neither Singtel nor UOB shall be responsible for any direct and/or indirect loss or damage suffered by you or any person as a result of the redemption or usage of the benefits of the Card.
- 17.3 If we or Singtel subsequently discovers that you are in fact not eligible to qualify for the benefits of the Card, we may at our discretion, forfeit or reclaim the value of the benefits of the Card awarded by charging to and debiting an amount equivalent to the value of the benefits of the Card from any of your account.
- 17.4 We and Singtel have the absolute discretion to make decisions on all matters relating to or in, including connection with the Card but not limited to the determination of whether you have met all the requirements to enjoy the benefits of the Card. Our and Singtel's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by us or Singtel to you or any person. We or Singtel shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Card or its decision.
- 17.5 You agree to indemnify and hold harmless the Indemnified Parties against any and all actions, claims, proceedings, costs (including legal costs incurred by the Indemnified Parties in defending any such actions, claims or proceedings), liability, losses and damages (direct and/or indirect) whatsoever which may be brought or commenced against the Indemnified Parties by any person and/or which the Indemnified Parties may sustain, incur or suffer, as the case may be, arising out of or in connection with or by reason of your redemption or usage of the Card and the benefits of the Card.
- 17.6 We and Singtel reserve the right to vary/amend any or all of the benefits of Card and/or these Terms without prior notice or assuming any liability to you, and you shall be bound



by these amendments. We and Singtel shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.

- 17.7 In the event of any inconsistency between the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card, the Terms shall prevail.
- 17.8 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.
- 17.9 You consent to and authorise Singtel to collect, use and/or disclose any information or personal data of the Singtel-UOB Cardmember, in accordance to Clause 13 of Singtel's General Terms and Conditions and/or prevailing policies, where applicable.
- 17.10 UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Cashback 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, ingenuine, commercial and/or non-personal purposes; or
  - (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; or
  - (c) your Card account is overdue;
  - (d) UOB deems in its sole discretion that there is an abuse of the Cashback programme (whether via unusual, illegitimate, and/or ingenuine transaction activities or otherwise); or
  - (e) relevant Cashback was not earned from eligible transactions or if you fail to meet the 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. In the event that your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback credited into your Card account, such Cashback earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.

- 17.11 By applying for or using this Card and in addition to any other consent you have already provided to the Bank and Singtel and any right of the Bank and Singtel under applicable laws, you consent to the Bank and Singtel and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Card and to contact you, including via voice call or text message.



- 17.12 The Bank 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 and/or the Transactions by any party (including but not limited to the card associations, 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 Cashback or your participation in the Cashback programme.
- 17.13 The Bank reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the Cashback where participant is subsequently discovered to be ineligible; (iii) amend or vary the Card name or design; and (v) make determinations and decisions on all matters relating to the Card which shall be final, conclusive and binding.
- 17.14 Unless expressly stated so, a person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms.
- 17.15 While all the information provided herein is believed to be reliable at the time and date of printing, we and Singtel make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 17.16 These Terms shall be interpreted, construed and governed by the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the Singapore Courts.