



## UOB Lady's Savings Account Rewards Program Terms and Conditions

### 1. Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **"Account"** means a new or existing UOB Lady's Savings Account which is valid, subsisting and in good standing as determined by the Bank at its absolute discretion.
- 1.2 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.3 **"Accountholder"** means an individual who is designated as a primary holder of the Account.
- 1.4 **"Monthly Average Balance (MAB)"** means the summation of each day-end balance in the Account for each calendar month divided by the number of calendar days for that month. For new Accounts, the MAB in the account opening month is derived based on the summation of each day-end balance in the Account from account opening date divided by the number of calendar days from the account opening date till end of the calendar month.

For illustration purpose, if the Account is opened on 19 April 2025, the MAB will be calculated based on the formula below:

Sum of day-end balance of the Account from 19 April 2024 till 30 April 2025

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12 days

- 1.5 **"UOB Lady's Card"** means any of the following credit cards issued by UOB in Singapore:
  - (i) UOB Lady's Classic Card;
  - (ii) UOB Lady's Platinum Card;
  - (iii) UOB Lady's World Mastercard;
  - (iv) UOB Lady's Solitaire Card; and
  - (v) UOB Lady's Solitaire Metal Card.
- 1.6 **"Lady's Cards Terms"** means the prevailing Terms and Conditions for the UOB Lady's Cards.
- 1.7 **"Preferred Rewards Category(ies)"** shall have the meaning ascribed to it under the Lady's Cards Terms.
- 1.8 **"Base UNI\$"** means the reward of UNI\$1 for every S\$5.00 spent (equivalent to 0.4 miles per S\$1 spent) by you on your UOB Lady's Card.
- 1.9 **"Bonus UNI\$"** means the bonus reward of 9X UNI\$ per S\$5 spent (equivalent to 3.6 miles per S\$1 spent) on your Preferred Rewards Category(ies) on your UOB Lady's Card, in addition to the Base UNI\$.
- 1.10 **"Lady's Savings Bonus UNI\$"** means the reward of up to 15X UNI\$ per S\$5 spent (equivalent to 6 miles per S\$1 spent) on your Preferred Rewards Category(ies) on your UOB Lady's Card in accordance with the table set out in Clause 2.3 below.



- 1.11 **“Lady’s Savings Rewards Program”** means this UOB Lady’s Savings Account Rewards Program.
- 1.12 **“Terms and Conditions”** means the terms and conditions of this Lady’s Savings Rewards Program.

## **2. Lady’s Savings Bonus UNI\$**

- 2.1 This Lady’s Savings Rewards Program is only open to UOB Personal Banking, UOB Wealth Banking, UOB Privilege Banking and UOB Privilege Banking Reserve Accountholder(s) who maintain their Account with one of the aforementioned segments during each calendar month.
- 2.2 To participate in this Lady’s Savings Rewards Program, you must satisfy all of the following conditions:
- a) you must be an Accountholder and a UOB Lady’s Card principal cardholder;
  - a) maintain a minimum MAB of S\$10,000 in your Account in a calendar month; and
  - b) you must have selected a Preferred Rewards Category or Preferred Rewards Categories (as the case may be) in accordance with the Lady’s Cards Terms.
- 2.3 You shall be eligible to earn the following Lady’s Savings Bonus UNI\$ in respect of the calendar month in which you have satisfied all of the requirements in Clause 2.2 above:

<b>MAB of Account (per calendar month)</b>	<b>Lady’s Savings Bonus UNI\$ (per calendar month)</b>
S\$10,000 to S\$49,999	5X UNI\$ per S\$5 spent (2 miles per S\$1)
S\$50,000 to S\$99,999	10X UNI\$ per S\$5 spent (4 miles per S\$1)
S\$100,000 & above	15X UNI\$ per S\$5 spent (6 miles per S\$1)

- 2.4 The Lady’s Savings Bonus UNI\$ will be awarded in addition to the Base UNI\$ and Bonus UNI\$.
- 2.5 For the avoidance of doubt, if your Account’s MAB in respect of a calendar month is less than S\$10,000, you shall not be eligible to earn any Lady’s Savings Bonus UNI\$ regardless of the amount charged to your UOB Lady’s Card for that calendar month. You shall continue to be eligible to earn the Base UNI\$ and the Bonus UNI\$ in accordance with the Lady’s Cards Terms if you satisfy all of the requirements thereunder.
- 2.6 If, for whatever reason, our records show that you are an Accountholder of more than one Account, and you have satisfied all of the conditions in Clause 2.2 above in respect of a calendar month, the Lady’s Savings Bonus UNI\$ will be awarded based on your Account with the higher or highest MAB in respect of that calendar month.

2.7 If you hold a UOB Lady's Classic Card, UOB Lady's Platinum Card or UOB Lady's World Mastercard, the maximum amount of Bonus UNI\$ and Lady's Savings Bonus UNI\$ that you can earn in a calendar month will be capped at the following:

- a) 2,800 UNI\$ (consisting of Bonus UNI\$ capped at 1,800 UNI\$ and Lady's Savings Bonus UNI\$ capped at 1,000 UNI\$), which is equivalent to S\$1,000 spent in a calendar month if your Account MAB is at least S\$10,000 but less than S\$50,000; or
- b) 3,800 UNI\$ (consisting of Bonus UNI\$ capped at 1,800 UNI\$ and Lady's Savings Bonus UNI\$ capped at 2,000 UNI\$), which is equivalent to S\$1,000 spent in a calendar month if your Account MAB is at least S\$50,000 but less than S\$100,000; or
- c) 4,800 UNI\$ (consisting of Bonus UNI\$ capped at 1,800 UNI\$ and Lady's Savings Bonus UNI\$ capped at 3,000 UNI\$), which is equivalent to S\$1,000 spent in a calendar month if your Account MAB is S\$100,000 and above.

2.8 With effect from 1 August 2025, if you hold a Lady's Solitaire Card (excluding the Lady's Solitaire Metal Card), the maximum amount of Bonus UNI\$ and Lady's Savings Bonus UNI\$ that you can earn in a calendar month will be capped at the following:

- a) 4,200 UNI\$ (consisting of Bonus UNI\$ capped at 2,700 UNI\$ and Lady's Savings Bonus UNI\$ capped at 1,500 UNI\$), which is equivalent to S\$1,500 spent (with each Preferred Rewards Category capped at 2,100 UNI\$, which is equivalent to S\$750 in spending per Preferred Rewards Category) in a calendar month if your Account MAB is at least S\$10,000 but less than S\$50,000; or
- b) 5,700 UNI\$ (consisting of Bonus UNI\$ capped at 2,700 UNI\$ and Lady's Savings Bonus UNI\$ capped at 3,000 UNI\$), which is equivalent to S\$1,500 spent (with each Preferred Rewards Category capped at 2,850 UNI\$, which is equivalent to S\$750 in spending per Preferred Rewards Category) in a calendar month if your Account MAB is at least S\$50,000 but less than S\$100,000; or
- c) 7,200 UNI\$ (consisting of Bonus UNI\$ capped at 2,700 UNI\$ and Lady's Savings Bonus UNI\$ capped at 4,500 UNI\$), which is equivalent to S\$1,500 spent (with each Preferred Rewards Category capped at 3,600 UNI\$, which is equivalent to S\$750 in spending per Preferred Rewards Category) in a calendar month if your Account MAB is S\$100,000 and above.

For illustration purposes, if the MAB of your Account is S\$10,000 in a calendar month and you have selected only one Preferred Rewards Category, you can earn up to 2,100 UNI\$ per calendar month on that selected Preferred Rewards Category, which is equivalent to S\$750 in spending for that Preferred Rewards Category selected by you. If you have selected two Preferred Rewards Categories, you can earn up to 2,100 UNI\$ on each of your two selected Preferred Rewards Categories.

2.9 If you hold a UOB Lady's Solitaire Card or a UOB Lady's Solitaire Metal Card, the maximum amount of Bonus UNI\$ and Lady's Savings Bonus UNI\$ that you can earn in a calendar month will be capped at the following:

- a) 5,600 UNI\$ (consisting of Bonus UNI\$ capped at 3,600 UNI\$ and Lady's Savings Bonus UNI\$ capped at 2,000 UNI\$), which is equivalent to S\$2,000 spent in a calendar month if your Account MAB is at least S\$10,000 but less than S\$50,000; or



- b) 7,600 UNI\$ (consisting of Bonus UNI\$ capped at 3,600 UNI\$ and Lady's Savings Bonus UNI\$ capped at 4,000 UNI\$), which is equivalent to S\$2,000 spent in a calendar month if your Account MAB is at least S\$50,000 but less than S\$100,000; or
  - c) 9,600 UNI\$ (consisting of Bonus UNI\$ capped at 3,600 UNI\$ and Lady's Savings Bonus UNI\$ capped at 6,000 UNI\$), which is equivalent to S\$2,000 spent in a calendar month if your Account MAB is S\$100,000 and above.
- 2.10 Spending on a supplementary UOB Lady's Card shall accrue to the principal holder of that UOB Lady's Card for the purposes of this Lady's Savings Rewards Program.
  - 2.11 If you are eligible to receive the Lady's Savings Bonus UNI\$ in respect of a calendar month, the applicable amount of Lady's Savings Bonus UNI\$ will be credited to your UOB Lady's Card account by the end of the following calendar month and reflected in the next statement cycle for your UOB Lady's Card.
  - 2.12 To earn UNI\$, your Account and UOB Lady's Card account must be in good standing at all times as determined by us in our discretion and cannot be cancelled for any reason.
  - 2.13 All transactions charged to your UOB Lady's Card and effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount of all transactions charged to your UOB Lady's Card and posted on UOB's system will be used for the purposes of computing your Lady's Savings Bonus UNI\$ to be awarded pursuant to these Terms and Conditions.

### **3. General**

- 3.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your Account to meet all your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your Account or otherwise.
- 3.2. The following persons shall not be eligible to participate in the Lady's Savings Rewards Program :
  - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.3. 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 your participation in this Lady's Savings Rewards Program. 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.

- 3.4. 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\$.
- 3.5. If your UOB Lady's Card account or Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is credited into your UOB Lady's Card account, such UNI\$ earned shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
- 3.6. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Lady's Savings Rewards Program, including but not limited to the determination of whether you have met all the requirements of the Lady's Savings Rewards Program and the amount of UNI\$ that will be awarded to you. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Lady's Savings Rewards Program.
- 3.7. If UOB determines that you are ineligible to participate in this Lady's Savings Rewards Program or to receive any reward under this Lady's Savings Rewards Program, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
- 3.8. These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, the Terms and Conditions Governing Accounts and Services, the Lady's Cards Terms, the UOB Rewards Programme Terms and Conditions and any other terms that may be relevant in connection with this Lady's Savings Rewards Program (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Lady's Savings Rewards Program, these Terms and Conditions shall prevail to the extent that such discrepancy relates to this Lady's Savings Rewards Program.
- 3.9. UOB may, at any time and at its discretion terminate the Lady's Savings Rewards Program and/or amend any of these Terms and Conditions, and all persons shall be bound by such amendments.
- 3.10. Unless otherwise stated, this Lady's Savings Rewards Program is not valid with other offers, privileges or promotions unless otherwise stated.
- 3.11. By participating in this Lady's Savings Rewards Program and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Lady's Savings Rewards Program and to contact you, including by voice call or text message.
- 3.12. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms and Conditions.



- 3.13. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.