



Terms and Conditions Governing UOB Commercial Cards - Rebates/UNI\$ ("Terms and Conditions")

1. Overview

The Terms and Conditions herein governs the UOB Commercial Cards ("**Card**") issued by United Overseas Bank Limited ("**UOB**") and are to be read together with and form an integral part of, the UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) for Sole Corporate Liability or Joint & Several Liability programmes, UOB Corporate Cardmember Agreement (Personal Liability) for Personal Liability programme and UOB Business Debit Cardmember Agreement.

UOB's decision on all matters pertaining to the awarding of rebates/UNI\$ shall be final and binding on the cardusers of UOB Commercial Cards ("**CardUsers**").

2. Definitions

"**Transactions**" means the transactions which are successfully charged to the Card and captured posted on the Bank's systems but shall exclude the Exclusions.

"**Exclusions**" refers to the Transactions described under Clause 3 below.

3. Exclusions

The following Transactions (collectively referred to as the "Exclusions") do not qualify to earn any rebates/UNI\$. The Bank reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party:

- (i) Any bill payment transactions;
- (ii) Any cash advances, balance and/or funds transfers, instalment payments, or personal loans;
- (iii) Any top-ups or payment of funds to payment service providers or prepaid accounts (including, but not limited to, top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay, ShopeePay, Alipay, etc.);
- (iv) SmartPay transactions;
- (v) UOB\$ transactions;
- (vi) Business Payment Plans transactions;
- (vii) NETS and NETS-related transactions;
- (viii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (ix) Any amount charged that is subsequently cancelled, voided, refunded or reversed for any reason;



- (x) Any transaction classified under one or more of the following Merchant Category Codes (the “MCC”):

MCC Code	Description	Mastercard Card	VISA Card
4829	Wire Transfers (with effect from 15 November 2023)	✓	✓
5199	Nondurable Goods (with effect from 15 November 2023)	✓	✓
5960	Direct Marketing - Insurance Services (with effect from 15 November 2023)	✓	✓
6050	Quasi Cash–Financial Institutions, Merchandise and Services (with effect from 15 November 2023)	✓	✓
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency) (with effect from 15 November 2023)	✓	✓
6529	Quasi Cash-Remote Stored Value Load-Financial Institute (with effect from 15 November 2023)	✓	✓
6530	Quasi Cash-Remote Stored Value Load-Merchant (with effect from 15 November 2023)	✓	✓
6534	Quasi Cash-Remote Money Transfers (with effect from 15 November 2023)	✓	✓
7349	Clean/Maint/Janitorial Serv Aka Property Management (with effect from 15 November 2023)	✓	✓
7511	Quasi Cash - Truck Stop Trxns (with effect from 15 November 2023)	✓	✓
5933	Pawn Shops (with effect from 15 November 2023)	✓	✓
6012	Member Financial Institution–Merchandise and Services	✓	✓
6211	Securities–Brokers and Dealers	✓	✓
6540	Stored Value Card Purchase/Load	✓	✓
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks	✓	✓

8651	Organisations, Political	✓	✓
6513	Business Services	✓	
8398, 8661	Charitable Organisations and Social Service	✓	✓
8211, 8220, 8241, 8244, 8249, 8299	Education and Schools	✓	
9211, 9222, 9311, 9399, 9402, 9405	Government Services	✓	
6300, 6399	Insurance Default, Underwriting, Premiums	✓	
8062	Medical Services and Hospitals	✓	
4111	Transportation – Others	✓	

(xi) Any transaction consisting of/containing the following references:

Mastercard Card	VISA Card
<u>Existing excluded transactions</u> <ul style="list-style-type: none"> • EZ-Link* • EZ Link* • WWW.MYEZLINK.COM.SG • FlashPay ATU* • FlashPayATU* • MB* MONEYBOOKERS.COM • OANDAASIAPA • OANDA ASIA PAC • PAYPAL *PLUS500.COM • PLUS500 • PLUS500UK LIMITED • SKR*PLUS500CY LTD • WWW.PLUS500.CO.UK • PAYPAL * BIZCONSULTA • PAYPAL * OANDAASIAPA • PAYPAL * CAPITALROYA • Saxo Cap Mkts Pte Ltd • SKR*SKRILL.COM • WWW.IGMARKETS.COM.SG • TRANSIT LINK* • TRANSITLINK* • NETS VCASHCARD* • PAY*ALLANDALE RENTALS • PAY*AMANDA CRIBBS • PAY*CAREFREEGUARANTEE • PAY*CARMEL VUE • PAY*HOMEAWAY HA-J7X6Z5 • PAY*HOMEAWAY HA-VQ26RC • PAY*PAYPERBOOKING • PAY*PROPDAMAGEPROTECT • PAY*RDD HA-VQ26RC • PAY*VRBO COM 616241 1 • PAYA LEBAR CO • PAYPAL* • IPAYMY* • RWS-LEVY* • SMOOVE PAY* • SINGPOST-SAM* • RazerPay* • AXS Payment* • AXSPayment* • AXS* 	<u>Existing excluded transactions</u> <ul style="list-style-type: none"> • CITYINDEX* • IPAYMY* • RWS-LEVY* • SMOOVE PAY* • SINGPOST-SAM* • RazerPay* • AXS Payment* • AXSPayment* • AXS*

<u>New excluded transaction with effect from 15 November 2023)</u>	<u>New excluded transactions with effect from 15 November 2023</u>
<ul style="list-style-type: none"> CITYINDEX* 	<ul style="list-style-type: none"> EZ-Link* EZ Link* WWW.MYEZLINK.COM.SG FlashPay ATU* FlashPayATU* MB* MONEYBOOKERS.COM OANDAASIAPA OANDA ASIA PAC PAYPAL *PLUS500.COM PLUS500 PLUS500UK LIMITED SKR*PLUS500CY LTD WWW.PLUS500.CO.UK PAYPAL * BIZCONSULTA PAYPAL * OANDAASIAPA PAYPAL * CAPITALROYA Saxo Cap Mkts Pte Ltd SKR*SKRILL.COM WWW.IGMARKETS.COM.SG TRANSIT LINK* TRANSITLINK* NETS VCASHCARD* PAY*ALLANDALE RENTALS PAY*AMANDA CRIBBS PAY*CAREFREEGUARANTEE PAY*CARMEL VUE PAY*HOMEAWAY HA-J7X6Z5 PAY*HOMEAWAY HA-VQ26RC PAY*PAYPERBOOKING PAY*PROPDAMAGEPROTECT PAY*RDD HA-VQ26RC PAY*VRBO COM 616241 1 PAYA LEBAR CO PAYPAL*

4. General

To earn rebates/UNI\$, the CardUser's Card account must be in good standing and cannot be cancelled for any reason.

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 rebates/UNI\$.

In the event that the CardUser's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the rebates/UNI\$ is awarded into such CardUser's Card account, such rebates/UNI\$ earned shall be forfeited and the CardUser shall not be entitled to any compensation or payment whatsoever.

UOB's decision on all matters relating to the CardUser's Card account shall be final, conclusive and binding on CardUsers.





UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of the Terms and Conditions herein without assuming any liability to any person. CardUsers who continue to use the Card after the change takes effect shall be deemed to have accepted such variation, amendment, addition or deletion without reservation.

Full terms and conditions of the UOB Corporate Cardmember Agreement for Sole Corporate Liability or Joint & Several Liability programmes, UOB Corporate Cardmember Agreement (Personal Liability) for Personal Liability programme and UOB Business Debit Cardmember Agreement and any other terms and conditions for applicable privileges and/or benefits (if any) will apply and CardUsers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards.

All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

The Terms and Conditions herein shall prevail in the event of any inconsistency between the Terms and Conditions herein and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein. The terms and conditions herein shall supersede and replace the Terms and Conditions Governing United Overseas Bank Limited ("UOB") "UOB Commercial Mastercard Cards" – Rebates/UNI\$ (*Version 5.0 06/22*).

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