



TERMS AND CONDITIONS FOR UPGRADING/DOWNGRADING A UOB LADY'S PRINCIPAL CARD

1. These Terms and Conditions govern the upgrading / downgrading from any United Overseas Bank Limited (“**UOB**”) Lady’s Card. “Lady’s Card” shall refer to any of the following cards:
 - a. the UOB Lady’s Platinum Card; or
 - b. the UOB Lady’s Solitaire Card; or
 - c. the UOB Lady’s Solitaire Metal Card.

(Collectively the “**Lady’s Cards**”).
2. A cardholder of a Lady’s Card may upgrade / downgrade your existing Lady’s Card (the “**Principal Card**”) by:
 - a. Applying for a second Lady’s Card (the “**New Card**”);
 - b. Sending a SMS to 77862 with the requisite keyword and information as may be determined by UOB from time to time; or
 - c. Completing and submitting the requisite upgrade form to be obtained from the Bank (no available form for downgrading).

(Collectively the “**Upgrade/Downgrade Applications**”).
3. The existing Principal Card and any supplementary card(s) will be automatically terminated within 1 month from our acceptance of a Upgrade/Downgrade Application, and your Principal Card will automatically be upgraded / downgraded to the New Card, as the case may be.
4. Upon UOB’s acceptance of your Upgrade/Downgrade Application, your Principal Card supplementary card(s) (if any) will also be upgraded/downgraded, as the case may be, according to your Principal Card. The credit limit for the Principal Card account will remain unchanged for the New Card account and will be shared between the New Card issued to you and any supplementary card(s).
5. After we have accepted your Upgrade/Downgrade Application, we will send the New Card and its PIN to you by ordinary post or in any other manner which we may decide in our sole discretion. The New Card and any supplementary card(s) must be activated before use. We will not be responsible or liable for any communication (including the New Card, PIN and any supplementary card(s)) which gets lost, misplaced, defaced, tampered, stolen, damaged or misdirected, or which you do not receive.
6. The Annual Fee payable for the New Card is set out in the table below, and will be waived for the first year only unless otherwise stated. No Annual Fees are payable for the first two upgraded/downgraded supplementary cards. However, we reserve the right at any time and from time to time in our discretion to vary such terms and impose Annual Fees for any supplementary cards.

UOB Lady’s Card	Annual Fee (Inclusive of Singapore's prevailing Goods and Services Tax (GST))
UOB Lady’s Platinum Card	S\$192.60
UOB Lady’s Solitaire Card	S\$406.60
UOB Lady’s Solitaire Metal Card	S\$588.00

7. Only UOB's Lady's Card cardholders whose card account is active, valid, subsisting, in good standing and is satisfactorily conducted at all times as determined by us in our discretion shall be eligible to apply for an upgrade/downgrade to the Principal Card. All information contained in an Upgrade/Downgrade Application must match our records relating to the Principal Card.
8. All recurring bill payment arrangements through your Principal Card will not be transferred to the New Card.
9. By upgrading/downgrading to your Card (and any related Services) via the Upgrade/Downgrade Applications, you confirm that you have read understood and agreed to be bound by all these Terms and Conditions. We reserve the right to amend these Terms and Conditions at any time in our sole and absolute discretion. These Terms and Conditions and any amendments thereto shall apply to any New Card you may apply for and that we may provide you with from time to time.
10. Notwithstanding anything in these terms, we may at our discretion reject your Upgrade/Downgrade Application without assigning any reason whatsoever. We shall not be obliged to give any reason or enter into any correspondence with you regarding the rejection of any Upgrade/Downgrade Application.
11. These terms are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement ("**Standard Terms**"). Please visit www.uob.com.sg for the Standard Terms. In the event of inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions herein shall prevail.
12. A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.
13. These terms shall be governed by the laws of the Republic of Singapore and all cardmembers who make any Upgrade/Downgrade Application shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

FREQUENTLY ASKED QUESTIONS

Q1. What happens to my existing UOB Lady's Card/ UOB Lady's Solitaire Card when I choose to accept the upgrade/downgrade?

Your existing UOB Lady's Card/ UOB Lady's Solitaire Card will be automatically cancelled four weeks upon receipt of your new UOB Lady's Card/UOB Lady's Solitaire Card.

We will send you the new UOB Lady's Card/UOB Lady's Solitaire Card within two working weeks upon receipt of your upgrade/downgrade acceptance reply in a form of SMS or form – subject to the Bank's approval. In the meantime, you may continue to use your existing UOB Card.

Q2. What happens to my existing balance, Instalment Payment Plan (IPP), GIRO, recurring bill payments, SMART\$ and UNI\$ rewards on my existing UOB Lady's Card/ UOB Lady's Solitaire Card?

i) What will be transferred?

When your card is upgraded/downgraded, the following will automatically be transferred onto your new UOB Lady's Card/UOB Lady's Solitaire Card.

- Outstanding balance
- GIRO*
- SMART\$
- Recurring bill payment to UOI & UOB Life Assurance only
- IPP
- CreditSure
- UNI\$ rewards^

* For the 1st month after approval of the new card, you are required to check if GIRO payments to the respective organizations have been successful. If unsuccessful, please arrange for alternative mode of payment. We appreciate your understanding in this matter.

^ For UNI\$ Rewards, you are encouraged to utilise your UNI\$ before the expiry date as stipulated on your current statement. There will not be any extension of UNI\$ rewards expiry dates with this upgrade/downgrade exercise.

ii) What will not be transferred?

When your card is upgraded/downgraded, the following will not be transferred onto your new UOB Lady's Card/UOB Lady's Solitaire Card.

- Recurring bill payment instructions#

If you have existing standing instructions arranged for recurring payments such as insurance or telecommunications bill payments on your existing card, you will need to inform your bank/service providers of the change in account number upon receipt of your new UOB Lady's Card/ UOB Lady's Solitaire Card.