

TERMS AND CONDITIONS FOR UOB VISA INFINITE METAL CARD

These terms and conditions apply to the UOB Visa Infinite Metal Card (the “**Card**”) issued by United Overseas Bank Limited (“**UOB**” or the “**Bank**”). These terms and conditions are to be read together with the prevailing UOB Cardmembers Agreement and may be amended from time to time at the Bank’s sole discretion.

1. Definitions

- 1.1 “**Cardmember**” means a principal or supplementary cardholder of a Card.
- 1.2 “**Card Membership Year**” means each year from the date on which a Cardmember’s Card account is opened.
- 1.3 “**Local Card Transactions**” refers to posted retail transactions successfully charged to a Cardmember’s Card account in Singapore dollars and/or at merchants with payment gateway in Singapore, and shall exclude the Excluded Transactions.
- 1.4 “**Overseas Card Transactions**” refers to any posted retail transactions successfully charged to a Cardmember’s Card account processed out of Singapore in a foreign currency (non-Singapore Dollar denominated currency) and shall exclude the Excluded Transactions. For the avoidance of doubt, transactions incurred overseas but are charged in Singapore dollars will be treated as Local Card Transactions. Online transactions charged in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will also be treated as Local Card Transactions.
- 1.5 “**Excluded Transactions**” refers to:
- (a) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
 - (b) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (c) balance and/or funds transfers;
 - (d) transactions relating to top-ups of any pre-paid card and/or mobile wallet (including but not limited to Grab mobile wallet top-up transactions, YouTrip, EZLINK, TRANSIT LINK);
 - (e) transactions relating to money transfers and/or UOB Visa Infinite Payment Facility, Instalment Payment Plans, UOB\$ transactions (up till 31 Oct 2024, w.e.f. 1 Nov 2024 transactions at UOB\$ merchants will count as Transactions);
 - (f) transactions or payments made to SPC service stations and Shell service stations;
 - (g) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
 - (h) any payment 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 (wef 1 Oct 2024)
5993	Cigar Stores and Stands (wef 1 Oct 2024)
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 (wef 1 Oct 2024)
8398	Organizations, Charitable And Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union) (wef 1 Oct 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 Oct 2024)
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

(i) any transactions made with the following transaction descriptions:

EZLINK*	WWW.PLUS500.CO.UK
EZ-Link*	PAYPAL * BIZCONSULTA
EZ Link*	PAYPAL * OANDAASIAPA
WWW.MYEZLINK.COM.SG	PAYPAL * CAPITALROYA
FlashPay ATU*	Saxo Cap Mkts Pte Ltd
FlashPayATU*	SKR*SKRILL.COM
MB* MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDAASIAPA	TRANSIT*
OANDA ASIA PAC	AMAZE* TRANSIT*
PAYPAL *PLUS500.COM	AXS Payment*
PLUS500	AXSPayment*

PLUS500UK LIMITED	AXS-PAYMENT*
SKR*PLUS500CY LTD	NETS VCASHCARD*
CITY INDEX SINGAPORE	YOUTRIP.COM*
IPAYMY*	RWS-LEVY*
SMOOVE PAY*	SINGPOST-SAM*
RazerPay*	NORWDS*
Amaze* (wef 1 Oct 2024)	

- (j) amounts which have been rolled over from any preceding month's statement;
- (k) any transactions that are subsequently cancelled, voided, disputed, or reversed for any reason; and/or
- (l) any other transaction as may be prescribed by the Bank from time to time without prior notice or reason.

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.

1.6 "Qualified Transactions" means Local Card Transactions and Overseas Card Transactions, excluding Excluded Transactions.

2. Fees

2.1 The annual membership fee of S\$654 (inclusive of 9% GST) ("**Principal Membership Fee**") is payable upon Card issuance and will be reflected in the Cardmember's first Card statement.

2.2 The annual membership fee for supplementary Card is S\$293.38 (inclusive of 9% GST) ("**Supplementary Membership Fee**") and is payable upon the issuance of the second and subsequent Supplementary Cards.

2.3 Both the Principal and the Supplementary Membership Fee (individually or collectively "**Annual Membership Fee**") are payable annually.

2.4 There will be no waiver of the Principal Membership Fee and/or Supplementary Membership Fee.

3. UNI\$

3.1 Cardmembers will earn UNI\$ for Local Card Transactions and Overseas Card Transactions as follows:

Amount Charged to Card	Local Card Transactions	Overseas Card Transactions
Every S\$5 charged	UNI\$3.5 (S\$1 charged = 1.4 miles)	UNI\$6 (S\$1 charged = 2.4 miles)



- 3.2 If the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
- 3.3 For UNI\$ redemption of miles, Cardmembers can convert UNI\$ into miles at the conversion rate of UNI\$1 = 2 air miles. Please visit uob.com.sg/rewards for the terms and conditions governing UNI\$ redemption.

4. **Benefits**

4.1 **Welcome Gift**

- 4.1.1 Upon approval of your Card application by the Bank, you (as the principal Cardmember) shall be eligible to receive UNI\$12,500 (equivalent to 25,000 air miles) upon full payment of your Principal Membership Fee. The UNI\$ will be credited approximately two months after your Principal Membership Fee is posted. UNI\$ will be credited within the first seven (7) working days of the month.

4.2 **Annual Bonus Miles**

- 4.2.1 An annual bonus of UNI\$12,500 (equivalent to 25,000 miles) will be awarded upon full payment of the Principal Membership Fee in respect of the second Card Membership Year and each subsequent Card Membership Year thereafter. The UNI\$ will be credited two months after your Principal Membership Fee is posted. UNI\$ will be credited within the first seven (7) working days of the month.

4.3 **Loyalty Bonus Miles**

- 4.3.1 UNI\$7,500 (equivalent to 15,000 miles) ("**Loyalty Bonus Miles**") will be awarded to the principal Cardmember's Card account two months after the next Annual Membership Fee ("**Annual Renewal Fee**") is posted provided the following conditions are fulfilled:

- (a) charge his/her Card an accumulated Qualified Transactions of at least S\$100,000 ("**Qualifying Amount**") during the 12-month membership period in respect of the Cardmember's Card Membership Year; and
- (b) renew his/her Card membership after the expiry of current Card membership and make full payment of the Annual Renewal Fee.

- 4.3.2 An illustration of the spend period and Loyalty Bonus Miles awarding date:

Membership Fee Posted Month	Spend Period to accumulate S\$100,000 Qualifying Amount	Loyalty Bonus Miles Awarding Month
July 2023	1 July 2023 to 30 June 2024	2 months after the Annual Renewal Fee is posted. E.g. if Annual Renewal Fee is posted in July 2024, the Loyalty Bonus Miles of UNI\$7,500 will be awarded in Sep 2024.
August 2023	1 August 2023 to 31 July 2024	
September 2023	1 September 2023 to 31 August 2024	
October 2023	1 October 2023 to 30 September 2024	
November 2023	1 November 2023 to 31 October 2024	
December 2023	1 December 2023 to 30 November 2024	
January 2024	1 January 2024 to 31 December 2024	
February 2024	1 February 2024 to 31 January 2025	
March 2024	1 March 2024 to 28 February 2025	

April 2024	1 April 2024 to 31 March 2025	UNI\$ will be credited within the first seven (7) working days of the month.
May 2024	1 May 2024 to 30 April 2025	
June 2024	1 June 2024 to 31 May 2025	

4.3.3 For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) and go towards computing the Qualified Transactions and Qualifying Amount.

4.3.4 The Qualifying Amount will be based on the relevant transaction date. Transaction date refers to the date the transaction was successfully posted to the Cardmember's Card account, as reflected on the Cardmember's statement.

4.3.5 These UNI\$ are in addition to the prevailing rewards earned by Cardmembers for joining and renewing the Card membership. There will be no partial awarding of UNI\$.

4.4 The Airport Companion Program by DragonPass

4.4.1 The principal Cardmember must register for The Airport Companion Program by DragonPass ("**DragonPass Programme**") and activate the DragonPass digital membership account ("**DragonPass Membership**") within the first month from the date of issuance of his or her Card by downloading the "Airport Companion" application ("**App**") either from the Apple App Store or the Google Play Store.

4.4.2 Each principal Cardmember with a valid DragonPass Membership is entitled to:

- (a) unlimited complimentary airport lounge visits within each DragonPass Membership year to any of the participating airport lounges worldwide under the DragonPass Airport Lounge network; and
- (b) up to 25% off dining bill at participating restaurants in airports worldwide under the DragonPass Programme. Please refer to the App for the list of participating restaurants.

4.4.3 The DragonPass Membership will be automatically renewed each year provided that the Card is still active and valid. The DragonPass Membership is non-transferrable.

4.4.4 The principal Cardmember can bring along one accompanying guest to utilise the complimentary airport lounge visit(s), provided that the guest is a travelling companion and the principal Cardmember is present. The guest is not permitted to utilise the free complimentary airport lounge visit(s) without the presence of the principal Cardmember.

4.4.5 In the event the principal Cardmember would like to bring along more than one accompanying guest, the principal Cardmember can purchase additional airport lounge visits directly from DragonPass by using the "Add Visits" function in the App at US\$28 per lounge visit, or at such price as may be determined by DragonPass from time to time. All airport lounge visits are subject to a per person per visit charge. DragonPass may amend the lounge visit prices from time to time without giving prior notice to the Cardmember and the price listed in the App shall prevail.

- 4.4.6 The airport lounge visit will be complimentary for accompanying children under the age of two.
- 4.4.7 The redemption of any privileges under the DragonPass Membership is conditional upon presentation of the valid DragonPass Membership (by way of presentation of the App on the Cardmember's mobile device) and a valid flight ticket or boarding pass for the same day of travel at the relevant airport lounge reception or participating restaurant (as applicable).
- 4.4.8 All participating airport lounges are owned and operated by third party organizations. Cardmembers and accompanying guest(s) must abide by the rules and policies of each participating lounge/club. Participating airport lounges may, at the discretion of the individual airport lounge operator, restrict access, enforce a maximum stay policy (usually two (2) hours) or charge a fee for extended stays to prevent overcrowding. Any such fees so imposed will be charged to the Card.
- 4.4.9 If the principal Cardmember cancels the Card or fails to renew his or her DragonPass Membership, the DragonPass Membership shall be invalidated with effect from the date of cancellation of the Card or the expiration date of the DragonPass Membership (as applicable). Any unutilised complimentary airport lounge visits shall be void and will not be exchangeable, refundable, or transferrable. Any airport lounge visits utilised in connection with an invalid DragonPass Membership or Card (including visits by any guests) shall be charged to the Cardmember.
- 4.4.10 For any lost Card, the Cardmember shall notify DragonPass and the Bank through the UOB Visa Infinite Concierge at 1800 253 2288 (local) or +65 6253 2288 (overseas), so that DragonPass is able to update the replacement Card number within ten (10) working days from the date of notification.
- 4.4.11 DragonPass and the Bank may revoke the Cardmember's DragonPass Membership at any time at its absolute discretion and without notice. There will be no refund/transfer of any unutilised complimentary airport lounge visit(s) under the DragonPass Membership upon such revocation.
- 4.4.12 The DragonPass Programme, the DragonPass Membership and all services provided by DragonPass in connection thereto is governed by and subject to the DragonPass "Terms of Service", "Terms of Use" and "Privacy Policy" of DragonPass Company Limited ("**DragonPass**") (collectively, the "**DragonPass Terms and Conditions**"). For the full DragonPass Terms and Conditions, visit the following links:
- (a) Terms of Service: <https://en.dragonpass.com.cn/info/termservice>
 - (b) Terms of Use: <https://en.dragonpass.com.cn/info/termsfuse>
 - (c) Privacy Policy: <https://en.dragonpass.com.cn/info/privacypolicy>

4.5 Complimentary Travel Insurance

- 4.5.1 Each principal Cardmember is entitled to complimentary travel insurance, provided the corresponding airfare of the overseas trip has been charged to his/her Card.
- 4.5.2 The travel insurance coverage includes up to US\$1,000,000 Travel Personal Accident, Travel Inconvenience and Purchase Protection of up to S\$10,000 against accidental loss or damage. For details and certificate of insurance, visit uob.com.sg/uob-travel-insurance.



4.6 **Auto Assistance / Home Assistance / Travel & Medical Assistance**

4.6.1 Each principal Cardmember is entitled to benefits supplied by a third-party supplier, Aspire Lifestyles (APAC) Pte Ltd ("Aspire") ("**Aspire Program**"). The services include:

- (a) Auto assistance in Singapore, West Malaysia or within 50km from the Malaysia-Thailand Border in Thailand, value up to \$100 per event, maximum of 2 times per year;
- (b) Home assistance support such as locksmith and electrical maintenance, value up to \$100 per event, maximum of 2 times per year; and
- (c) Worldwide travel and medical assistance services with coverage up to S\$50,000 per assistance event and immediate family support,

subject to the terms and conditions herein and the additional terms and conditions imposed by Aspire. For the full terms and conditions of Aspire, visit www.uob.com.sg/VI-assistance.

4.6.2 UOB reserves the right to change, suspend, withdraw, or discontinue the Aspire Program at its sole discretion any time without any notice or liability to any party.

4.6.3 Cardmember shall be fully responsible for fees that are incurred by the Cardmember with Aspire as a result of services requested by the Cardmember under the Aspire Program.

4.6.4 Without prejudice and in addition to any other exclusions, UOB and Aspire shall not be responsible for any delay or failure to provide the services caused by any event beyond its reasonable control, including but not limited to, fire, earthquake, flood, lightning, riots, strikes, lockouts, government action, war, acts of terrorism and/or disruption of electrical or power supplies, disruption, breakdown or failure of equipment.

5. **General**

5.1 A Cardmember is not entitled to enjoy or receive any benefits and/or privileges in relation to the Card if: -

- (a) his/her Card account is voluntarily or involuntarily suspended, cancelled, closed, or terminated at any time;
- (b) his/her Card account is not active, valid, subsisting or in good standing or which, in the Bank's opinion, is delinquent or has been unsatisfactorily conducted; or
- (c) he/she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against him/her.

5.2 The Bank shall not be responsible for any failure or delay in the transmission of sale transactions which may result in a charge incurred by the Cardmember being omitted and affecting any Cardmember's eligibility to qualify for any of the benefits and/or privileges.

5.3 Adjustments will be made to the UNI\$ awarded if there is any credit posted to Cardmember's Card account including those arising from returned goods or services, billing disputes, or any other reason at the sole discretion of the Bank.

5.4 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, the Bank reserves the right to refuse to award any UNI\$ and/or cash rebate for such transactions.

The Bank reserves the right to cancel and void any UNI\$ or reverse any cash rebate awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ and/or cash rebate was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

- 5.5 For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) only.
- 5.6 To earn UNI\$, the Cardmember's Card account must be in good standing and cannot be cancelled for any reason. In the event that the Cardmember's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded, the UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 5.7 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 these terms and conditions herein without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 5.8 These terms and conditions supplement are to be read together with and form an integral part of the prevailing UOB Cardmember Agreement and UOB Rewards Programme (collectively, the "**Standard Terms**"). In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency in relation to any matter concerning the Card.
- 5.9 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 5.10 Without prejudice and in addition to any other consent the Cardmember has already provided to the Bank and any right of the Bank under applicable laws, the Cardmember consents to the Bank, without prior reference to the Cardmember, collecting, using and disclosing any and all information whatsoever relating to the Cardmembers (including but not limited to the Cardmember's personal details and information) for any purpose (i) which the Bank considers appropriate, necessary or desirable in connection with the provision of the Card (including the provision of the privileges thereunder) and the Cardmember's use of the Card to the necessary third parties for the purposes of enabling the Bank and/or the third parties to provide the services and products relating to the Card benefits and privileges to the Cardmember and to contact the Cardmember (whether by telephone, mobile phone, email, letter or SMS or otherwise).
- 5.11 The services and products relating to the Card benefits and privileges are supplied by third party merchants and/or suppliers. The Bank is not an agent of such third-party merchants and/or suppliers. Accordingly, the Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the services and products and the Bank assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance thereof or defects in such services and products. Any dispute regarding the services and products is to be resolved directly with the merchant and/or supplier. The Bank shall not be



required to assist the Cardmember or act on the Cardmember's behalf in communicating with the merchant and/or supplier of the services and products.

5.12 These terms and conditions shall be governed by the laws of the Republic of Singapore and Cardmembers are deemed to have agreed to submit to the exclusive jurisdiction of the Singapore courts.

5.13 A person who is not a party to these terms and conditions and/or any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement or any of these terms and conditions.

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