



TERMS AND CONDITIONS FOR UNITED OVERSEAS BANK LIMITED (“UOB”) VISA INFINITE METAL CARD (“CARD”) NEW-TO-BANK ACQUISITION BONUS MILES CAMPAIGN 2019 (“PROMOTION”)

The principal UOB Visa Infinite Metal Card (“Card”) requires payment of a joining fee of S\$642 (inclusive of GST). A renewal fee of S\$642 (inclusive of GST) will be charged on the Card anniversary date every year thereafter.

For the avoidance of doubt, the joining fee and the subsequent yearly renewal fee cannot be waived.

UNI\$12,500 will be credited to you two (2) months after your joining fee/renewal fee payment due date upon receipt of your joining fee/renewal fee payments. Advance crediting of UNI\$ is not permissible and will not be entertained.

UOB Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles via the UOB Rewards Program. For full set of terms and conditions, please visit uob.com.sg/rewards for details.

Promotion

1. The Promotion is open to all new principal individual applicants (“**Applicant**”) who apply (“**Application**”) for a principal Card (“**Principal Credit Card**”) during the period commencing from 22 February 2019 to 30 April 2019 (both dates inclusive) (“**Promotion Period**”). Applicant **must not** be holding any active or existing credit cards issued by UOB in Singapore and the Applicant’s Application must be approved by UOB and the Card must be issued within the Promotion Period.
2. The Promotion shall **NOT** apply to the following:-
 - (i) Applicants who have cancelled his/her principal UOB credit card(s) six (6) months prior to 22 February 2019;
 - (ii) Applicants who are existing UOB Principal Credit Card holders; and
 - (iii) Any other persons as UOB may decide to exclude at its discretion without notice and without furnishing any reason.
3. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
4. The first 1,000 (thousand) successful Applicants (“**Qualified Applicants**”) during the Promotion Period who fulfil **ALL** of these following conditions:-
 - (i) activate (i.e. unblock) the Principal Credit Card issued pursuant to the Application; **AND**
 - (ii) charge Eligible Transactions amounting to at least S\$3,000 (“**Qualifying Amount**”) to their principal Card within the first one (1) month of the date on which the Card is issued (“**Promotion Period**”).Will each qualify to receive a one-time lump credit of UNI\$5,000 to his/her Card account (“**Bonus Welcome UNI\$**”).
5. For the purposes of this Promotion, “**Eligible Transactions**” refer to any retail transactions for the purchase of goods and/or services successfully charged to the Card and which are captured and posted on UOB’s systems; but shall **exclude** payment of funds to prepaid accounts, including top-ups for any pre-paid card, Instalment Payment (IPP) Plans, UOB Visa Infinite Payment Facility (if applicable), online money transfers, balance/funds transfers, instalment/personal loans, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, SMART\$ transactions, card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB, and without limiting the generality of the foregoing, also exclude transactions consisting of / containing the following references:

EZLINK*	WWW.PLUS500.COM.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 LINK*
OANDA ASIA PAC	TRANSITLINK*
PAYPAL *PLUS500.COM	AXS Payment*
PLUS500	AXSPayment*
PLUS500UK LIMITED	NETS VCASHCARD*
SKR*PLUS500CY LTD	TRANSIT*
CITY INDEX*	YOUTRIP.COM*

UOB reserves the right to amend the list of Eligible Transactions and the list of excluded transactions in its sole discretion and without any prior notice or giving any reasons.

6. For the avoidance of doubt, eligible transaction as detailed under Paragraph 4 and 5 incurred on an Applicant's supplementary Card will **NOT** accrue to the respective principal Card.
7. The Qualifying Amount will be determined in Singapore Dollar Currency and based on UOB's prevailing foreign exchange rates as at the relevant transaction dates of each Eligible Transaction as reflected on the Card statement.
8. The Qualified Applicant's Card account must be in good standing and not voluntarily or involuntarily cancelled, terminated, closed or suspended at any time during the Promotion Period or such other date as may be decided by UOB at its absolute discretion.
9. The Eligible Cardmember is eligible for a one-time lump credit of UNI\$5,000 ("**Bonus Welcome UNI\$**") to his/her Card account. The Bonus Welcome UNI\$ will be credited into the Eligible Card account by 31 July 2019 or by such other mode or on such other date that UOB may decide on from time to time.
10. Advance crediting of the Welcome UNI\$ is not permissible and will not be entertained.
11. The Bonus Welcome UNI\$ is not transferrable, exchangeable for cash (whether in full or partial), credit, other gifts or benefit of any kind. This Promotion is not valid with any other privileges or promotions unless otherwise stated.
12. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Bonus Welcome UNI\$ with any other gift of equal or similar value selected by UOB.
13. UOB may at its discretion forfeit the Bonus Welcome UNI\$, or, if already awarded, reclaim it at the expense of the Qualified Applicant (whether by deductions to the Qualified Applicant's UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever, including but not limited to scenarios where:-
 - (i) the Qualified Applicant's Principal Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened. For the avoidance of doubt, should the Card be closed or terminated, the joining fee of S\$642 (inclusive of GST) is strictly non-refundable (whether in full or partial); or



- (ii) UOB subsequently discovers that the Qualified Applicant is not eligible to participate in the Promotion and/or to receive the Bonus Welcome UNI\$.

General

- 14. 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, and the Cardmembers shall be bound by these variations, amendments, additions or deletions.
- 15. In the event that any Qualified Applicant is subsequently discovered to be ineligible or not entitled to participate in this Promotion to receive the Bonus Welcome UNI\$, UOB reserves the right to forfeit / reclaim the Bonus Welcome UNI\$ or the value of the Bonus Welcome UNI\$ from Cardmember, and dispose of the same in such manner as UOB deems fit without any liability on the part of UOB to any persons.
- 16. UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa acquiring merchants, merchant establishments, Visa International Incorporated, postal or telecommunication authorities or any other parties which may result in a charge incurred by the Principal Cardmember and/or his/her Supplementary Cardmember(s) being omitted from the Promotion Period.
- 17. Qualified Applicants shall continue to be bound by the terms and conditions governing UOB Cardmember Agreement. In the event of any inconsistency between UOB Cardmember Agreement and these Terms and Conditions, these Terms and Conditions shall prevail to the extent that any such inconsistency pertains to the Promotion.
- 18. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defaults in the goods and services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the respective merchant(s). The merchant(s) may apply conditions to the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
- 19. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty, whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is accurate at the time of printing.
- 20. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Cardmembers hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 21. Unless otherwise provided herein, a person who is not a party to these Terms and Conditions and/or agreement governed by the Standard Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any term of such agreement or any of these Terms and Conditions.
