



## **Terms and conditions for Accelerated Earn Rate on Local Luxury and Overseas Dining and Retail Spend Promotion**

### **Definitions**

“**UOB**” or “**the Bank**” means United Overseas Bank Limited.

“**Cardmember**” means the Principal and/or Supplementary cardholder of a UOB Visa Infinite/Privilege Banking Card issued by UOB in Singapore.

“**Promotion**” refers to this promotion of UNI\$5 awarded for every S\$5 on Qualified Transactions for each Calendar Month.

“**Promotion Period**” refers to 1 January to 31 December for each calendar year.

“**Calendar Month**” refers to every calendar month of the Promotion Period.

“**Qualified Transactions**” refer to local card transactions on selected luxury brands and overseas card transactions on dining and retail with selected merchant category codes, charged to Cardmember’s UOB Visa Infinite Card/Privilege Banking during the Promotion Period. The Qualified Transactions exclude online transactions, funds transfer, cash advance, Instalment Payment Plan (IPP) transactions, instalment/personal loans, fees, interests and other financial charges, International Processing Fee, card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

### **Promotion**

1. The Promotion is open to all Cardmembers subject to the terms and conditions herein with effect from 1 August 2015.
2. To be eligible for this Promotion, the Cardmember must have UOB Visa Infinite/Privilege Banking Card(s) which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
3. The award of the UNI\$5 for every S\$5 spent on Qualified Transactions for each Calendar Month is calculated based on:
  - i. the existing earn rate of UNI\$3 for every S\$5 spent on Qualified Transactions for each Calendar Month, and
  - ii. an additional UNI\$2 for every S\$5 spent on Qualified Transactions for each Calendar Month.

The award of the additional UNI\$2 for every S\$5 spent is limited to the first S\$10,000 spent on the Qualified Transactions in each Calendar Month (that is, each Cardmember is limited to a maximum of additional UNI\$4,000 for each Calendar Month). After which, the existing earn rate of UNI\$3 for every S\$5 spent on Qualified Transactions applies.

4. Local card transactions on selected luxury brands made at free-standing boutiques, excluding departmental stores, (that sell clothes, shoes, bags, jewelleries and watches as the main business activity) with the following transaction descriptions (as appeared in the Cardmember’s statement) shall qualify as Qualified Transactions:

AUDEMARS PIGUET	BERLUTI	BOTTEGA VENETA	BURBERRY
BVLGARI	CARTIER	CELINE	CHANEL
CHAUMET	CHOPARD	CHRISTIAN DIOR	CHRISTIAN



			LOUBOUTIN
CORTINA WATCH	DAMIANI	DICKSON WATCH & JEWELLERY	DOLCE & GABBANA
E'COLLEZIONE	ERMENEGILDO ZEGNA	ETRO	FENDI
FLOWER DIAMOND BOUTIQUE	FRANCK MULLER	GIVENCHY	GUCCI
HARRY WINSTON	HERMES	HUGO BOSS	ISSEY MIYAKE
IWC SCHAFFHAUSEN	JAEGER-LECOULTRE	LARRY JEWELRY	L'ATELIER BY THE HOUR GLASS
LOEWE	LOUIS VUITTON	LVMH WATCH & JEWELLERY	MAX MARA
MIU MIU	MONTBLANC	MOSCHINO	ON PEDDER
PANERAI	PATEK PHILIPPE	PHILIP STEIN	PIAGET
PRADA	RICHARD MILLE	ROGER VIVIER	ROLEX
SAINT LAURENT	SALVATORE FERRAGAMO	SINCERE FINE WATCHES	THE CANARY DIAMOND
THE HOUR GLASS	TIFFANY & CO	TOD'S	TRIBECA
VALENTINO	VAN CLEEF & ARPELS	VERSACE	WATCHES OF SWITZERLAND
YULI INC. - FINE JEWELLERY			

5. Overseas card transactions on dining and retail which are charged in foreign currency with the following merchant category codes (MCCs) shall qualify as Qualified Transactions:

MCC	Description
5462	Bakeries
5812	Eating Places and Restaurants
5814	Quick Payment Service — Fast Food Restaurants
5309	Duty Free Stores
5310	Discount Store
5311	Department Stores
5611	Men's & Boys' Clothing and Accessory Stores
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports and Riding Apparel Stores
5661	Shoe Stores
5681	Furriers & Fur Shops
5691	Men's and Women's Clothing Stores
5699	Miscellaneous Apparel and Accessory Stores



5941	Sporting Goods Stores
5944	Jewelry, Watch, Clock, and Silverware Stores
5948	Luggage and Leather Goods Stores

For the avoidance of doubt, Qualified Transactions on selected overseas dining and retail which are charged / effected in Singapore dollars will be treated as transactions in Singapore dollars and **will not** be treated as Qualified Transactions and will not qualify for this Promotion.

6. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles.
  7. The date of the Qualified Transactions for every Calendar Month will be determined based on posting dates (i.e. the date the transaction was successfully posted to the Cardmember's UOB Visa Infinite/Privilege Banking Card account, as reflected on the Cardmember's statement).
  8. For the avoidance of doubt, the benefit of all transactions incurred by a supplementary Cardmember in respect of this Promotion shall accrue to the principal Cardmember.
  9. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in an overseas transaction made by the Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting the Cardmember's eligibility for this Promotion; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
  10. In the event the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
  11. The additional UNI\$2 for every S\$5 spent on Qualified Transactions awarded for the Calendar Month will be credited into the Cardmember's UOB Visa Infinite/Privilege Banking Card account within seven (7) working days of the next Calendar Month.
  12. No advance crediting of UNI\$ will be entertained.
  13. In the event that:
    - i. there are any errors or mistakes in the calculation or crediting of the UNI\$;
    - ii. if any Cardmember is subsequently discovered to be ineligible, not entitled or disqualified to participate in the Promotion;
    - iii. that there are credit balances in the Cardmember's UOB Visa Infinite/Privilege Banking Card account arising out of (but not limited to) the failure of the card transaction, returned goods or services under that transaction, billings disputes, or
    - iv. any other situation that UOB deems fit,
- UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice, to amend, correct or adjust the calculation of the UNI\$; to suspend, revoke, or forfeit the crediting of UNI\$ (or any part thereof); or where it has been credited to reclaim the UNI\$ (or any part thereof) without any liability on the part of UOB. UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from the above.
14. In the event that the Cardmember's UOB Visa Infinite/Privilege Banking Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ are awarded into such card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.



15. 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 amendments.
16. UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Cardmember.
17. UOB shall not be obliged to give any reason or enter into any correspondence with the Cardmember or any persons on any matter concerning the Promotion.
18. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
19. The Terms and Conditions are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("**Standard Terms**"). Cardmembers are deemed to have accepted the Terms and Conditions when they participate in the Promotion. In the event of any inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency.
20. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.
21. A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.