

TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) VISA INFINITE METAL CARD (“TERMS AND CONDITIONS”)

1. General

The Terms and Conditions herein govern the UOB Visa Infinite Metal Card (“**Card**”) issued by UOB. These Terms and Conditions supplement, are to be read together with and form an integral part of, the prevailing UOB Cardmembers Agreement, and may be amended by UOB in its sole and absolute discretion from time to time. Unless the context otherwise requires or these Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmembers Agreement shall have the same meanings when used or referred to below.

Cardmembers will earn UNI\$, SMART\$ rebate and be entitled to benefits and privileges stated below in accordance with the Terms and Conditions below. UOB’s decision on all matters pertaining to the award or use of any or all of the benefits and privileges stated below shall be final and binding on Cardmembers. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time in UOB’s sole and absolute discretion.

2. Definitions

“**Card**” means a personal UOB Visa Infinite Metal Card issued by UOB in Singapore.

“**Card membership year**” means each year from the date on which a Cardmember’s Card account is opened .

“**Cardmember**” means a Principal and/or Supplementary cardholder of a Card.

“**Local Card Transactions**” refers to any transactions successfully charged to a Cardmember’s Card account and posted on the Bank’s systems, and which are effected in Singapore dollars and/or at merchants with payment gateway in Singapore, and shall exclude the Excluded Transactions.

“**Overseas Card Transactions**” refers to any transactions processed out of Singapore and successfully charged to a Cardmember’s Card account in a foreign currency (non-Singapore Dollar denominated currency), and shall exclude the Excluded Transactions.

For the avoidance of doubt, transactions incurred overseas but which are charged / effected in Singapore dollars will be treated as Local Card Transactions and will not be treated as Overseas Card Transactions. Online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will also be treated as Local Card Transactions.

“**Excluded Transactions**” refers to payment of any bill; funds to prepaid accounts, including top-ups for any prepaid card, Installment 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, gambling-related transactions, and/or card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

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

3. Fees

3.1 You must pay the membership fee of S\$642 (inclusive of GST) (“**Membership Fee**”) upon being issued with the Card. The Membership Fee will be reflected in your first Card statement.

3.2 The Membership Fee is payable annually.

3.3 There will be no waiver of the Membership Fee.

4. UNI\$

4.1 Cardmembers will be awarded with UNI\$12,500 (equivalent to 25,000 miles) two (2) months after the payment due date of the Membership Fee annually. For details on UNI\$ redemption of miles, please refer to Clause 5.7.

4.2 Cardmembers earn UNI\$3.5 for every S\$5 charged on Local Card Transactions. 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.

4.3 Cardmembers earn UNI\$5 for every S\$5 charged on Overseas Card Transactions. 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.

4.4 UNI\$ will not be awarded for Excluded Transactions. Without limiting the generality of the foregoing, the following transactions will not be awarded with UNI\$:

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

UOB reserves the right to amend the list above without any prior notice or giving any reason.

5. Benefits

5.1. The Airport Companion Program by DragonPass

5.1.1. Principal Cardmembers are entitled to four free airport lounge visits with The Airport Companion Program by DragonPass (“**DragonPass Programme**”). In order to enjoy the Dragon Pass Programme the Principal Cardmember must enrol and register for a DragonPass digital membership account by downloading the “Airport Companion” application (“**App**”) either from Apple Store or Google Play Store (“**DragonPass Membership**”).

5.1.2. The DragonPass Membership has to be activated by the Principal Cardmember within the first month from the date of issuance of his/her Card. The DragonPass Membership is for the specified Principal Cardmember only and cannot be transferred to any other individual.

5.1.3. Upon fulfilment of the above, the Principal Cardmember is entitled to four free airport lounge visits within each DragonPass Membership year to any of the participating airport lounges worldwide under the DragonPass Airport Lounge network. The DragonPass Membership will be automatically renewed each year provided that the Card is still active and valid.

5.1.4. The Principal Cardmember can choose to bring along any accompanying guest(s) to utilise the free airport lounge visit(s), provided always that the guest is a travelling companion. For the avoidance of doubt, no guest is entitled to utilise any of the DragonPass Airport Lounge visits without the presence of the Principal Cardmember.

5.1.5. Every accompanying guest visit will be considered as one (1) utilisation of the free airport lounge visits accorded with the exception of accompanying child/children under the age of two.

5.1.6. Admittance to an airport lounge 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/boarding for the same day of travel at the airport lounge reception to redeem any airport lounge visit or any privileges.

5.1.7. If the free airport lounge visits have been fully utilised within the DragonPass Membership year, Cardmembers can purchase additional airport lounge visits directly from DragonPass by using the “Add Visits” function in the App at US\$25 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.

5.1.8. Where applicable, should all accorded free airport lounge visits been fully utilised within the DragonPass Membership year and Cardmember did not make additional lounge visit(s) purchase in-app, the incurred charges shall be debited to the Card by (i) DragonPass or (ii) UOB as per the rates and terms notified by (i) DragonPass or (ii) UOB to the cardholder in respect of his/her DragonPass Membership.

5.1.9. All participating airport lounges are owned and operated by third party organizations. The Cardmember and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. Participating airport lounges may reserve the right to enforce a maximum stay policy (usually 2 hours) to prevent overcrowding. This is at the discretion of the individual airport lounge operator who may impose a charge for extended stays. Such charges, where applicable will be charged to the Card.

5.1.10. In the event of the Cardmember cancelling or not renewing his/her (i) DragonPass Membership or (ii) Card with UOB, the DragonPass Membership shall be invalid effective from the cancellation date of their (i)

DragonPass Membership or (ii) Card. Any un-utilised free airport lounge visits will thus be made void and will not be exchangeable, refundable or transferrable. Any airport lounge visits made by a Cardmember with an invalid Card, including any guests, shall be charged to the Cardmember.

5.1.11. For any lost Card, it is the responsibility of the Cardmember to notify (i) DragonPass and (ii) UOB through the UOB Visa Infinite Concierge at 1800 253 2288 (local) or +65 6253 2288 (overseas), so that DragonPass is notified of the replacement Card number to be updated in ten (10) work days from notification.

5.1.12. UOB shall not be held responsible for any disputes that may occur between the Cardmember and/or any guests and any airport lounge operator.

5.1.13. DragonPass or UOB reserves the right at any time at its absolute discretion and without notice to revoke the Cardmember's DragonPass Membership. There will be no refund/transfer of any un-utilised free airport lounge visit(s) within the Cardmember's DragonPass Membership should this happen.

5.1.14. Cardmembers with valid DragonPass Memberships are also entitled up to a 20% off dining bill at participating restaurants in airports worldwide under the DragonPass Program. To enjoy this benefit, Cardmembers will have to present the DragonPass Membership (by way of presentation of the App on the Cardmember's mobile device) upon payment and all payment will be charged to the Card. For the list of participating restaurants, please refer to the App.

5.1.15. The use of DragonPass Programme and services is governed by subject to DragonPass' "Terms of Service", "Terms of Use" and "Privacy Policy" of DragonPass Company Limited ("**DragonPass Terms and Conditions**"). For more information and the full DragonPass Terms and Conditions, please visit the following links:

- i. Terms of Service: <https://en.dragonpass.com.cn/info/termssofservice>
- ii. Terms of Use: <https://en.dragonpass.com.cn/info/termssofuse>
- iii. Privacy Policy: <https://en.dragonpass.com.cn/info/privacypolicy>

5.2. Singtel ReadyRoam 1GB 30 Days 9, 18 & 56 Destinations

5.2.1. Principal Cardmembers will receive a cash rebate ("**ReadyRoam Rebate**") from UOB for the nett amount cost of Singtel ReadyRoam 1GB 9, 18 or 56 Destinations Plan ("**Singtel ReadyRoam**") after they fulfil the following conditions ("**Eligible Cardmembers**"):

- i. Subscribes to any Singtel postpaid mobile plan ("**Mobile Plan**") under his/her NRIC for the same mobile number registered under UOB's records ("**Registered UOB-Singtel Mobile**");
- ii. Charges his/her Mobile Plan monthly bill to his/her Card on a recurring payment basis;
- iii. Activates the Singtel ReadyRoam; and
- iv. Travels to any of the following 56 destinations during the 30-day duration of each applicable Singtel ReadyRoam: Australia, Austria, Bangladesh, Belgium, Brunei, Cambodia, Canada, China, Croatia, Czech Republic, Denmark, Egypt, Fiji, Finland, France, Germany, Ghana, Greece, Hong Kong, Hungary, India, Indonesia, Ireland, Israel, Italy, Japan, Kenya, Laos, Macau, Malaysia, Mexico, Mongolia, Myanmar, Netherlands, New Zealand, Nigeria, Norway, Pakistan, Philippines, Poland, Portugal, Qatar, Russia, Saudi Arabia, South Korea, Spain, Sri Lanka, Sweden, Switzerland, Taiwan, Thailand, Turkey, UAE, UK, USA and Vietnam within the same month of each Singtel ReadyRoam activation.

5.2.2 Each Singtel ReadyRoam Plan's duration is 30 days upon activation, and each plan can only be activated once every 30 days. There is no cap on the number of ReadyRoam Rebates an Eligible Cardmember can receive for Singtel ReadyRoam activations in a calendar year.

5.2.3. Each ReadyRoam Rebate will be credited into the Eligible Cardmember's Card account within three (3) months of each Singtel ReadyRoam activation, or by such other mode or on such other date that UOB may decide on from time to time.

5.2.4. The ReadyRoam Rebate will be used to offset any outstanding payable on the Card account at the next Card account statement.

5.2.5. If any Eligible Cardmember is subsequently discovered to be ineligible to receive the ReadyRoam Rebate, UOB reserves the right to forfeit/reclaim the ReadyRoam Rebate and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed ReadyRoam Rebate. Where the ReadyRoam Rebate was awarded to / redeemed by an Eligible Cardmember who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Eligible Cardmember a reimbursement for the value of the ReadyRoam Rebate.

5.2.6. The ReadyRoam Rebate is not transferable, withdrawable or exchangeable in part or in kind for cash, credit or other goods and services. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Cash Rebate with any other gift of equal or similar value selected by UOB.

5.2.7. You will be liable for prevailing Singtel data roaming charges which apply for data roaming usage beyond the 30-day duration stated in the subscribed Eligible ST ReadyRoam and/or if you log on to a non-preferred network operator.

5.2.8. If you exceed the 1GB of data provided for each Singtel ReadyRoam during the 30-day validity period, you will be liable for additional data roaming charges incurred after the first 1GB of data under Singtel ReadyRoam as may be automatically provided by Singtel.

5.2.9. Any cancellation of the Eligible ST ReadyRoam must be made 48 hours before the selected start date. Otherwise, your subscription charge is non-refundable.

5.2.10. Activation of Singtel ReadyRoam via My Singtel app/*100#/*7626 and is free. Roaming SMS charges apply if activation is done via SMS overseas. Assisted activation via Singtel's hotline will incur an activation fee. The Principal Cardmember is liable for all roaming SMS charges or activation fees.

5.2.11. The Singtel ReadyRoam is to be used for personal and non-commercial purposes only.

5.2.12. UOB shall not be held responsible for any disputes that may occur between the Cardmember and Singtel.

5.2.13. Singtel's terms and conditions apply. For the full set of Singtel's terms and conditions, please visit singtel.com/dataroam for details.

5.3 Gourmet Collection

5.3.1. The Gourmet Collection membership (“**GC Membership**”) which is worth up to S\$388 per annum (“**GC Membership Fee**”), at time of publishing (inclusive of GST) is complimentary to the Principal Cardmember with a valid Card. The Principal Cardmember will receive his GC Membership after two (2) months from the issuance of the Card, or on such other date that UOB may decide on from time to time. The Complimentary GC Membership is valid for one (1) year from the date of GC Membership issuance.

5.3.2 By applying for the Card, you agree to us providing your name and mailing address to Gourmet Collection for the purpose of Gourmet Collection contacting you about the GC Membership.

5.3.3. The Principal Cardmember will receive the GC Membership kit mailed to his/her mailing address in UOB record, which includes the GC Membership card. After the first GC Membership year, with a minimum spend of S\$1,000 at the participating InterContinental Group (“**IHG**”) hotels, the subsequent year’s membership will be waived, so on and so forth. If the minimum spend of S\$1,000 is not met, the Cardmember can choose to renew his/her GC Membership at an exclusive UOB rate of S\$68 inclusive of GST (U.P. S\$388) per year, with the same privileges as that provided in the first year of GC Membership. Payment of the GC Membership Fee, where applicable, must be charged to the Card. UOB reserves the right to change the minimum spend amount at any time in its sole and absolute discretion.

5.3.4. The GC Membership card must be presented at all times for discounts to be accorded. All reservations and enquiries are to be made through 800 186 1120 or the UOB Visa Infinite Concierge at 1800 253 228 (local) or +65 253 2288 (overseas). All payment must be charged to the Card.

5.3.5. The voucher for the two (2) complimentary glasses of house wine may be redeemed on the first visit to any of the participating restaurants and bars. Principal Cardmembers must state that they wish to utilize the voucher at the time of reservation, and the usage of the certificate is subject to all terms and conditions as stipulated by each of the hotels including but not limited to black-out periods and dates.

5.3.6. The GC Membership card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.

5.3.7. UOB shall not be held responsible for any disputes that may occur between the Cardmember and/or any guests and any of the participating restaurants, bars and/or hotels.

5.3.8. Gourmet Collection or UOB reserves the right at any time at its absolute discretion and without notice to revoke the Cardmember’s GC Membership. There will be no refund/transfer/compensation should this happen.

5.3.9. For full set of rules, terms and conditions of the GC Membership, please visit gourmetcollectionsea.com for details.

6. General

6.1. A principal or supplementary Cardmember (where applicable) is not entitled to enjoy the benefit and/or privileges stated herein if:-

- i. his/her Card account is suspended, cancelled, closed or terminated;

- ii. his/her Card account is not active, valid, subsisting or in good standing or which, in UOB's opinion, is delinquent or has been unsatisfactorily conducted; or
- iii. 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 her.

6.2. UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other parties which may result in a charge incurred made by the Cardmember being omitted during the qualifying or eligibility period or affects any Cardmember's eligibility to qualify for any of the benefits and/or privileges stated herein.

6.3. Adjustments will be made to the UNI\$ 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 and absolute discretion of UOB.

6.4. Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

6.5. For the avoidance of doubt, spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) only.

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

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

6.8. 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 UNI\$.

6.9 UOB is not an agent of the merchants, agents, suppliers or service providers of the goods and services, benefits and privileges, offered in connection with the Card. Any dispute about the quality or service standard must be resolved directly with these merchants, agents, suppliers or service providers.

6.10. 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 into such Cardmember's Card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

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

6.12. 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. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.

6.13 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.

6.14. The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme (“**Standard Terms**”) apply and Cardmembers continue to be bound by them. Cardmembers are deemed to have accepted these terms and conditions when they participate in the Promotion. 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 relating to the Promotion.

6.15. The terms and conditions herein shall be governed by the laws of the Republic of Singapore and Cardmembers are deemed to have submitted to the exclusive jurisdiction of the Singapore courts.

6.16. 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.

Version: Jan 2019