

## **TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED ("UOB") REGAL BUSINESS METAL CARD ("TERMS AND CONDITIONS")**

These Terms and Conditions govern the UOB Regal Business 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 Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) or UOB Corporate Cardmember Agreement (Personal Liability), 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 Corporate Cardmembers Agreement (Sole Corporate Liability / Joint & Several Liability) and UOB Corporate Cardmember Agreement (Personal Liability) shall have the same meanings when used or referred to below.

CardUsers will earn Cash Rebate(s) and be entitled to benefits and privileges stated below in accordance with these Terms and Conditions. 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 CardUsers. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time in UOB's sole and absolute discretion.

### **1. Definitions**

**"Card"** means a UOB Regal Business Metal Card issued by UOB in Singapore.

**"CardMember"** means the applicant (i.e. the business) as stated in the Card Application.

**"CardUser"** means a person the CardMember authorises and we approve, to be issued with a Card.

**"Cash Rebate(s)"** means the rebate earned in the month, calculated based on the minimum amount incurred on Qualified Transactions in the same month, and which are used to offset the CardUser's Transactions incurred in the next month.

**"Excluded Transactions"** refer to payment of funds to prepaid accounts, including top-ups for any pre-paid card, Instalment Payment (IPP) Plans, UOB Business 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, UOB\$ transactions, gambling related transactions, any card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

**"Exclusions"** refers to the specific Merchant Category Code spend or transactions described under Clause 4 below.

**"Local Card Transactions"** refers to any transactions successfully charged to a CardUser'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 CardUser'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.

**“Dining Transactions”** refers to transactions processed under Merchant Category Code (MCC) 5812, 5813.

**“Medical Transactions”** refers to transactions processed under any of the following Merchant Category Codes (MCC):

- i) MCC 5047 – Medical Equipment & Supplies
- ii) MCC 5122 – Drugs, Druggist Sundries
- iii) MCC 5912 – Drug Stores & Pharmacies
- iv) MCC 5975 – Hearing Aid: Sales, Service, Supply
- v) MCC 5976 – Orthopaedic Goods
- vi) MCC 8011 – Doctors
- vii) MCC 8021 – Dentists, Orthodontists
- viii) MCC 8031 – Osteopathic Physicians
- ix) MCC 8041 – Chiropractors
- x) MCC 8042 – Optometrists, Ophthalmologists
- xi) MCC 8043 – Opticians, Optical Goods
- xii) MCC 8049 – Chiropractors, Podiatrists
- xiii) MCC 8050 – Nursing and Personal Care Facilities
- xiv) MCC 8071 – Medical and Dental Laboratories
- xv) MCC 8099 – Health Practitioners, Medical Services

**“Utilities Transactions”** refers to transactions processed under Merchant Category Code (MCC) 4900.

**“Statement”** means the statements of account issued by the Bank in respect of the Card Account.

**“Statement Period”** means the time interval to which such Statement relates.

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

## **2. Fees**

2.1 You must pay the membership fee of S\$692.71 (inclusive of GST) (**“Membership Fee”**) upon being issued with the Card. The Membership Fee will be reflected in your first Card statement.

2.2 The Membership Fee is payable annually.

2.3 There will be no waiver of the Membership Fee.

## **3. Cash Rebates Awarding**

3.1 Cash Rebates will be awarded for the following transactions:



- i) 1.5% for Local Card Transactions (excluding Medical Transactions with effect from 1 July 2025)
- ii) 2% for Dining Transactions
- iii) 2% for Overseas Card Transactions (excluding Medical Transactions with effect from 1 July 2025)
- iv) 0.3% for Utilities Transactions
- v) 0.2% for Medical Transactions (with effect from 1 July 2025)

3.2 The date of the transactions for every calendar month will be determined based on transaction dates reflected on the CardUser's Card statement.

3.3 The Cash Rebates earned under a CardUser's Card statement period for the same calendar month will be credited to CardUser's Card account in the next month's statement.

#### 4. **Exclusions**

4.1 Cash Rebates will not be awarded for Excluded Transactions. Without limiting the generality of the foregoing, the following transactions under bill payment and payment of funds to prepaid accounts will not be awarded with Cash Rebates:

Establishments registered under the following MCC:

MCC Code	Description
5965	Direct marketing –Combination Catalog and Retail Merchants (with effect from 1 October 2024)
5993	Cigar Stores and Stands (with effect from 1 October 2024)
8699	Membership Organizations (Not Elsewhere Classified) (with effect from 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (with effect from 1 October 2024)
4829	Wire Transfers
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6529	Quasi Cash-Remote Stored Value Load-Financial Institute
6530	Quasi Cash-Remote Stored Value Load-Merchant

6534	Quasi Cash-Remote Money Transfers (with effect from 15 November 2023)
7349	Clean/Maint/Janitorial Serv Aka Property Management (with effect from 15 November 2023)
7511	Quasi Cash - Truck Stop Trxns (with effect from 15 November 2023)
5933	Pawn Shops (with effect from 15 November 2023)
6012	Member Financial Institution–Merchandise and Services
6211	Securities–Brokers and Dealers
6540	Stored Value Card Purchase/Load
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8651	Organisations, Political
6513	Business Services
8398, 8661	Charitable Organisations and Social Service
8211, 8220, 8241, 8244, 8249, 8299	Education and Schools
9211, 9222, 9311, 9399, 9402, 9405	Government Services
6300, 6399	Insurance Default, Underwriting, Premiums
8062	Medical Services and Hospitals
4111	Transportation – Others

Payment of funds to any of the following prepaid accounts:

**Existing excluded transactions**

- EZ-Link\*
- EZ Link\*
- WWW.MYEZLINK.COM.SG
- FlashPay ATU\*
- FlashPayATU\*
- MB\* MONEYBOOKERS.COM
- OANDAASIAPA

- OANDA ASIA PAC
- PAYPAL \*PLUS500.COM
- PLUS500
- PLUS500UK LIMITED
- SKR\*PLUS500CY LTD
- WWW.PLUS500.CO.UK
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR\*SKRILL.COM
- WWW.IGMARKETS.COM.SG
- TRANSIT LINK\*
- TRANSITLINK\*
- NETS VCASHCARD\*
- PAY\*ALLANDALE RENTALS
- PAY\*AMANDA CRIBBS
- PAY\*CAREFREEGUARANTEE
- PAY\*CARMEL VUE
- PAY\*HOMEAWAY HA-J7X6Z5
- PAY\*HOMEAWAY HA-VQ26RC
- PAY\*PAYPERBOOKING
- PAY\*PROPDAMAGEPROTECT
- PAY\*RDD HA-VQ26RC
- PAY\*VRBO COM 616241 1
- PAYA LEBAR CO
- PAYPAL\*
- IPAYMY\*
- RWS-LEVY\*
- SMOOVE PAY\*
- SINGPOST-SAM\*
- RazerPay\*
- AXS Payment\*
- AXSPayment\*
- AXS\*
- CITYINDEX\*
- NORWDS\*
- AMAZE\*

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

## 5. Benefits

### 5.1 MARLO Bespoke Tailor Experience

- 5.1.1 Each new CardUser will be eligible to redeem one (1) complimentary bespoke tailored shirt at MARLO (the “**Complimentary Shirt**”) and a S\$100 MARLO cash credit (the “**MARLO Cash Credit**”) and together with the Complimentary Shirt, the “**MARLO Welcome Gift**”). All CardUsers (i.e. both new and renewal CardUsers) shall also be eligible to enjoy 10% off their retail purchases at MARLO (the “**MARLO Retail Discount**”) and together with the MARLO Welcome Gift, the “**MARLO Benefits**”) in each Card membership year.
- 5.1.2 The MARLO Cash Credit may only be used to offset against the cost of the CardUser’s MARLO retail purchases, but is not stackable with the MARLO Retail Discount.
- 5.1.3 The MARLO Welcome Gift is only valid for one (1) year from the issuance date of the Card and must be redeemed and utilised during this one-year period (the “MARLO Welcome Gift Validity Period”). The CardUser shall not be entitled to redeem or utilise all or any remaining part of the MARLO Welcome Gift after the expiry of the MARLO Welcome Gift Validity Period.
- 5.1.4 A physical gift certificate for the MARLO Benefits will be issued to each eligible CardUser. The physical gift certificate must be presented at the time of redemption and/or utilisation. The gift certificate will not be replaced if lost, stolen, or destroyed. The gift certificate is non-refundable and non-transferable, and cannot be redeemed for cash.
- 5.1.5 Payment of any remaining balance after redeeming and utilising all or any part of the MARLO Welcome Gift or the MARLO Retail Discount must be made with a valid Card. The MARLO Benefits are not valid in conjunction with other existing offers and promotions and is only valid for in-store purchases.
- 5.1.6 To redeem and/or utilise the MARLO Welcome Gift or the MARLO Retail Discount, please email to [arun@marlobespoke.com](mailto:arun@marlobespoke.com) or visit the official MARLO website at [marlobespoke.com](http://marlobespoke.com) to make an appointment and visit the store located at 11 Club Street, Singapore 069405 (or such other retail location as MARLO may publish from time to time on their official website).
- 5.1.7 Marlo Pte. Ltd. (“Marlo”) and/or UOB reserves the right to revoke all or any part of the MARLO Benefits at any time in its absolute discretion without giving prior notice or reason. No refund, transfer or compensation will be provided.
- 5.1.8 All services and products provided by Marlo in connection with the Marlo Benefits shall remain subject to any additional terms and conditions as may be imposed by Marlo.
- 5.1.9 The services and products are supplied in connection with the MARLO Benefits are provided by Marlo. UOB is not an agent of Marlo. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the services and/or products supplied by Marlo, and UOB assumes no liability or responsibility for the acts or omissions of Marlo or any non-performance or defects in the services and/or products supplied by Marlo. Any dispute regarding the services and/or products supplied

by Marlo is to be resolved directly with Marlo.

## 5.2 Mastercard Travel Pass provided by DragonPass

- 5.2.1 CardUsers are entitled to unlimited lounge access with Mastercard Travel Pass provided by DragonPass (“**MTP Program**”).
- 5.2.2 In order to enjoy the MTP Program, CardUsers must create an account and register their card by downloading the “Mastercard Travel Pass” application (“**App**”) either from Apple Store or Google Play Store or visit the MTP website ([mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com)).
- 5.2.3 Upon registration, CardUser will receive an auto-generated confirmation via the mobile application / an e-certificate email with the QR code and DragonPass ID to be presented to the lounge to gain access.
- 5.2.4 CardUser can choose to bring along any accompanying guest(s) to utilise the lounge at a per person, per visit fee of USD32, provided always that the guest is a travelling companion.
- 5.2.5 UOB shall not be held responsible for any disputes that may occur between the CardUser and/or any guests and any airport lounge operator.
- 5.2.6 CardUsers are required to comply with the Conditions of Use available online on the Mastercard Travel Pass provided by DragonPass mobile application or at [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com), as well as any additional terms and conditions applicable to the lounge or offer being used by the CardUser. The Conditions of Use are subject to change from time to time without notice to UOB or the CardUser.
- 5.2.7 CardUsers wishing to access a participating MTP lounge must present their mobile access card (this may be obtained by the CardUser by registering an account through the Mastercard Travel Pass provided by DragonPass mobile application or at [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com)) to the lounge receptionist and reference “Mastercard Travel Pass provided by DragonPass”. No CardUser will be granted access to the lounge without their mobile access card or membership certificate. A valid boarding pass and an acceptable form of identification may also be required.
- 5.2.8 The use of MTP Programme and services is governed by the “Terms of Use” and “Terms and Conditions” applicable to the DragonPass program. For more information and the full Terms and Conditions, please visit the following links:

- i. Terms of Use: <https://mastercardtravelpass.dragonpass.com/terms-of-use>
- ii. Conditions of Use: <https://mastercardtravelpass.dragonpass.com/terms-and-conditions>

## 6. General

6.1 A CardUser is not entitled to enjoy the Cash Rebates and/or any privilege 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 liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the Cash Rebates.

6.3 In the event that the CardUser's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cash Rebates is awarded into such CardUser's Card account, such Cash Rebates earned shall be forfeited, or if already awarded, UOB may reclaim such Cash Rebates awarded (whether by deductions to the CardUser's Card account) and the CardUser shall not be entitled to any compensation or payment whatsoever. All unused Cash Rebate cannot be converted to or exchanged for cash; nor be transferred or paid to any person in any manner whatsoever; nor be used to settle or pay any other liability of any person whatsoever.

6.4 UOB's decision on all matters relating to the CardUser's Card account shall be final, conclusive and binding on CardUsers.

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

6.6 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.

6.7 Full terms and conditions of the UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) and/or UOB Corporate Cardmember Agreement (Personal Liability) and any other terms and conditions for applicable privileges and/or benefits (if any) will apply and CardUsers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards.

6.8 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.

6.9 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 2001 of Singapore to enforce any term of such agreement or any of the terms and conditions herein.

