

**TERMS AND CONDITIONS GOVERNING UOB VISA INFINITE METAL CARD**  
**BONUS WELCOME GIFT PROMOTION**  
(1 JANUARY 2026 to 30 APRIL 2026)

1. **Definitions**

Unless otherwise defined in these terms and conditions (the “**Terms**”), the following words and phrases shall have the meanings hereby assigned to them:

- 1.1. “**Additional Welcome UNI\$**” means the UNI\$ described in clause 2.2.1 or 2.2.2.
- 1.2. “**Annual Membership Fee**” means the annual membership fee defined in the Terms and Conditions for UOB Visa Infinite Metal Card.
- 1.3. “**Bonus Welcome Gift**” means Additional Welcome UNI\$.
- 1.4. “**Card**” means UOB Visa Infinite Metal Card.
- 1.5. “**Cardmember**” means a principal or supplementary cardholder of a Card
- 1.6. “**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**”):

<b>MCC</b>	<b>Description</b>
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)



MCC	Description
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*	<a href="http://WWW.PLUS500.CO.UK">WWW.PLUS500.CO.UK</a>
EZ-Link*	PAYPAL * BIZCONSULTA
EZ Link*	PAYPAL * OANDAASIAPA
<a href="http://WWW.MYEZLINK.COM.SG">WWW.MYEZLINK.COM.SG</a>	PAYPAL * CAPITALROYA
FlashPay ATU*	Saxo Cap Mkts Pte Ltd
FlashPayATU*	SKR*SKRILL.COM
MB* MONEYBOOKERS.COM	<a href="http://WWW.IGMARKETS.COM.SG">WWW.IGMARKETS.COM.SG</a>
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.

- 1.7. **"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.
- 1.8. **"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.
- 1.9. **"Promotion Period"** means 1 January 2026 to 30 April 2026 (both dates inclusive).
- 1.10. **"UOB"** means United Overseas Bank Limited.

## 2. Promotion

- 2.1 This UOB Visa Infinite Metal Card Bonus Welcome Gift Promotion (the **"Promotion"**) is valid during the Promotion Period.
- 2.2 If you have successfully applied for your Card and your Card is approved within the Promotion Period, you shall be eligible to receive a one-time credit of the following UNI\$ (**"Additional Welcome UNI\$"**):
  - 2.2.1. For new-to-card customers: UNI\$17,500 (equivalent to 35,000 air miles). A new-to-card customer is defined as a customer who does not have any existing principal credit card issued by UOB in Singapore at the time when the application is approved and must not have terminated or cancelled a principal UOB credit card(s) twelve (12) months prior to your Card approval date.
  - 2.2.2. For existing-to-card customers: UNI\$7,500 (equivalent to 15,000 air miles). An existing-to-card customer is defined as a customer who has an existing principal credit card issued by UOB in Singapore at the time when the application is approved.



provided you:

- 2.2.3 charge a minimum of S\$4,000 ("**Qualifying Amount**") on Local Card Transactions and Overseas Card Transactions, excluding Excluded Transactions ("**Qualified Transactions**") within 30 days from your Card approval date; and
- 2.2.4 make full payment of your Annual Membership Fee.

For the avoidance of doubt, the Additional Welcome UNI\$ is in addition to the Welcome Gift of UNI\$12,500 (equivalent to 25,000 air miles) subject to the Terms and Conditions for UOB Visa Infinite Metal Card.

- 2.3 Spending incurred by supplementary Cardmember(s) shall accrue to the applicable principal Cardmember(s) and go towards computing the Qualified Transactions.
- 2.4 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.
- 2.5 The Additional Welcome UNI\$ will be credited two months after your Annual Membership Fee is posted. UNI\$ will be credited within the first seven (7) working days of the month.
- 2.6 The Bonus Welcome Gift is not transferable or exchangeable (whether in part or in full) for cash, credit or otherwise.
- 2.7 No payment or compensation whether in cash, credit or kind shall be made for any Bonus Welcome Gift which has expired or is lost, stolen, been tampered with, misdirected or damaged, or which has been forfeited (as the case may be).
- 2.8 If, at any time, the Bank determines at its sole and absolute discretion that any of the eligibility criteria to receive the Bonus Welcome Gift was not or has not been complied with, UOB reserves the right to recover, revoke or forfeit all or any part of the Bonus Welcome Gift.
- 2.9 The Bank reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, to replace or substitute any of the Bonus Welcome Gift with any other gift of equal value selected by UOB in its sole discretion.
- 2.10 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost, or delayed SMS sent to and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.



### 3. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

#### Appendix 1

##### General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
  - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed, or terminated at any time;
  - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
2. UOB will not be liable or responsible for any injury, loss, or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Bonus Welcome Gift or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost, or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.
3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive, and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Bonus Welcome Gift, UOB may in its sole discretion forfeit the Bonus Welcome Gift, reclaim the Bonus Welcome Gift or charge to and debit an amount equal to the value of the Bonus Welcome Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Bonus Welcome Gift through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for UOB Visa Infinite Metal Card, and UOB Rewards Programme and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.



6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges, or promotions.
8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
10. The Terms shall be governed by the laws of the Republic of Singapore, and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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