

UOB CashPlus Visa Cash Rebate Program

1. General

These terms and conditions set out herein apply to the UOB CashPlus Visa Cards issued by the Bank (the "Card"). These terms and conditions supplement, are to be read together with and form an integral part of, the UOB Cardmembers Agreement, and may be amended from time to time by the Bank in its sole and absolute discretion. Unless the context otherwise requires or the terms and conditions below expressly provide otherwise, all words and expressions defined in the UOB Cardmembers Agreement shall have the same meanings when used or referred to below. The Bank's decision in its sole and absolute discretion 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 a Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by the Bank at any time in the Bank's sole and absolute discretion.

2. Definitions

The following terms shall have the following meanings when used in these terms and conditions.

"Card Transactions" means any payment transaction successfully charged to the Customer's UOB CashPlus account through the use of the credit card function of the Card effected through Visa and captured or posted on the Bank's systems, but excludes the Exclusions set out herein.

"Cash Rebate" means the rebate earned in the month, calculated based on the amount incurred in the same month, and which are used to offset the balance in the Customer's UOB CashPlus account in the following month.

"Program" means the UOB CashPlus Visa Cash Rebate Program.

"Statement" means the statements of account issued by the Bank in respect of the UOB CashPlus account.

"Statement Period" means the time interval to which such Statement relates.

3. Monthly Cash Rebate

3.1 A UOB CashPlus account customer is entitled to participate in the Program if his/her UOB CashPlus account is in good standing or satisfactorily conducted (as determined by the Bank in its discretion).

3.2 Under the Program, a UOB CashPlus customer will receive Cash Rebate equivalent to 1.5% of the total value Card Transactions only. For the avoidance of doubt, only Card Transactions are eligible to attract Cash Rebate, and this does not include other transactions a Customer may perform with his/her UOB CashPlus account and/or Card such as transaction arising from the use of Card for NETS transactions, ATM transactions, bill payments at AXS machines, SAM machines and NETS machines and such other transactions as the Bank may exclude from time to time without prior notice.

3.3 The basis of calculating and the percentage of Cash Rebate earned may be varied by the Bank from time to time in its discretion.

3.4 Cash Rebate earned in a month will be credited to the Customer's UOB CashPlus account in the next calendar month following the end of that month.

3.5 Cash Rebate earned in a month shall only be used to offset against the Customer's UOB CashPlus account balance in the following month.

3.6 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.

3.7 The number and value of Card Transactions incurred for the month will be reflected in the Statements issued for that month, and such Statements shall be deemed as correct and conclusive.

3.8 The maximum Cash Rebate which can be earned for each UOB CashPlus account in a month shall be capped at S\$50.00.

3.9 All unused Cash Rebate will be forfeited on the earlier of:

- (a) the Bank's receipt of the customer's request to terminate his/her UOB CashPlus Visa Card and/or UOB CashPlus account; or
- (b) the termination of the customer's UOB CashPlus Visa Card and/or UOB Visa CashPlus account by the Bank for any reason whatsoever.

No payment or compensation whether in cash, credit or kind shall be made for the forfeited Cash Rebate.

3.10 UNi\$ will not be awarded for Card Transactions. Cash Rebate will not be awarded on Card Transactions at SMART\$ merchants where SMART\$ are issued.

3.11 The Bank reserves the right to void/charge back/reclaim Cash Rebate in the event there is any error or mistakes in the calculation or crediting of the Cash Rebate or if there is any credit posted to Customer's UOB CashPlus account arising from returned goods or services. In addition, the Bank is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of Cash Rebate, to rectify any errors in the calculation or otherwise adjust such calculation.

4. Exclusions

4.1 Transactions in respect of the following:

- (a) any late payment charges or interest charges on any UOB CashPlus Visa Card;
- (b) any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card;
- (c) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by the Bank from time to time;
- (d) balance and/or funds transfers to or from the UOB CashPlus Visa Card account;
- (e) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (f) any top-ups made for any pre-paid card;**
- (g) any credit card transaction that was subsequently cancelled, voided or reversed for any reason; and any other transactions as may be prescribed by the Bank:

(collectively referred to as the "Exclusions") do not qualify as Card Transactions and Cash Rebate will not be awarded in respect thereof.