

Terms and Conditions Governing UOB Metro-UOB Card (“Terms”)

These Terms apply to your Metro-UOB Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (the “**Card**”).

1. **Metro\$ Rebates**

- (i) You will be eligible to earn Metro\$ Rebates at a rate of 5% on all Metro Transactions (“**Metro\$ Rebates**”) subject to these Terms.
- (ii) For Non-Metro Transactions, you shall be eligible to earn UNI\$ in accordance with the terms and conditions set out of the UOB Rewards Programme.
- (iii) For the purposes of these Terms:
 - (a) “**Metro Transactions**” shall mean point-of-sale retail transactions successfully charged to your Card at any Metro Department Store in Singapore and which are posted on UOB’s system.
 - (b) “**Non-Metro Transactions**” shall mean transactions other than Metro Transactions successfully charged to your Card and which are posted on UOB’s system.
- (iv) There is no minimum spend required to receive Metro\$ Rebates.
- (v) There is no cap on the maximum amount of Metro\$ Rebates that you can earn.
- (vi) The Metro\$ Rebates amount will be computed based on the nett amount of all Metro Transactions successfully charged to your Card and posted onto UOB’s systems, and will be rounded to the nearest two decimal places.
- (vii) Metro\$ Rebates can be accumulated and can be exchanged for Metro Shoppers Cheques at such conversion rate determined by Metro (Private) Limited (“**Metro**”) from time to time to offset your next in-store purchase. Metro Shoppers Cheques can only be redeemed in-store at any Metro Department Store in Singapore.
- (viii) The Metro\$ Rebates cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.
- (ix) Metro Transactions on the principal Card and the supplementary Card cannot be combined for the purposes of earning Metro\$ Rebates. Metro Transactions on the principal Card will earn Metro\$ Rebates to be credited to the principal Card, while Metro Transactions on the supplementary Card will earn Metro\$ Rebates to be credited to the supplementary Card.
- (x) In the event of any cancelled, disputed and/or reversed transactions, you will need to make incremental spend to offset the reversed transaction amount in order to continue earning Metro\$ Rebates.

- (xi) Metro\$ Rebates earned will be valid for 12-months starting from the month earned. Strictly no extension will be allowed.
- (xii) Metro\$ Rebates earned are reflected on Metro's charge slip. You can check your Metro\$ Rebates balance and expiry date via UOB Personal Internet Banking.
- (xiii) Unused Metro\$ Rebates will be forfeited on (whichever is earlier):
 - (a) UOB's receipt of your request to terminate your Card; or
 - (b) the termination of your Card by UOB for any reason whatsoever.
- (xiv) No replacement or compensation shall be made for forfeited Metro\$ Rebates. Any forfeited Metro\$ Rebates cannot be transferred to any other UOB card account.
- (xv) The Metro\$ Rebates is neither transferable nor exchangeable for cash (including any credit balance refund), reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- (xvi) You will not be eligible to earn any Metro\$ Rebates in connection with the purchase of Metro Gift Vouchers, Metro Gift Cards and/or Metro Shoppers Cheques.
- (xvii) The crediting of the Metro\$ Rebates amount by UOB does not constitute payment of any amount due on your Card account (including any minimum payment amount due).
- (xviii) Your Card account must be in good standing and conducted in a proper and satisfactory manner as determined by UOB in its sole discretion in order to earn and receive the Metro\$ Rebates.
- (xix) UOB reserves all rights to (i) substitute the Metro\$ Rebates; (ii) forfeit, reverse or reclaim the Metro\$ Rebates where participant is subsequently discovered to be ineligible; (ii) amend or vary the Card name or design; and (iii) make determinations and decisions on all matters relating to this Metro\$ Rebates programme which shall be final, conclusive and binding.
- (xx) In the event that your Card account is terminated (whether due to card expiry, replacement for lost or stolen card or otherwise), your Metro\$ Rebates will not be reinstated and transferred to the replacement card.

2. General

- (i) Where any transaction posted to your Card account is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), UOB shall have the sole and absolute discretion to reverse and forfeit the Metro\$ Rebates awarded in respect of the transaction amount voided, refunded, cancelled, reversed, disputed and/or reversed.
- (ii) The Card shall only be used for your own legitimate and genuine personal expenses and shall not be used for commercial or other non-personal expenses.
- (iii) UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Metro\$ Rebates earned and/or awarded and/or cancel and terminate your Card, without giving any reason or prior notice or assuming any liability to you, if:
 - (a) spending on your Card account is deemed by UOB in its sole and absolute discretion to be for commercial, illegitimate, not genuine, commercial and/or non-personal purposes;
 - (b) your Card account is not in good standing and not conducted in a proper and satisfactory manner at any time as determined by UOB in its sole discretion;
 - (c) your Card account is overdue;
 - (d) UOB deems in its sole discretion that there is an abuse of the Metro\$ Rebates programme (whether via unusual, illegitimate, and/or not genuine transaction activities or otherwise);
 - (e) relevant Metro\$ Rebates was not earned from qualifying spend; or
 - (f) for any other reason that UOB may determine in its sole discretion.

No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made.

- (iv) In the event that your Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Metro\$ Rebates credited into your Card account, such Metro\$ Rebates earned shall be forfeited without prior notice to you and you shall not be entitled to any compensation or payment whatsoever.
- (v) UOB shall not be responsible or liable in any manner for (i) any failure or delay or mistake in the transmission or submission of card transactions by any party (including but not limited to American Express, acquiring merchants, merchant establishments, postal or telecommunication authorities) for whatever reason; or (ii) any breakdown or malfunction in any computer system or equipment; or (iii) any loss, expenses, delays, mistake, neglect or omission in the awarding of the Metro\$ Rebates or your participation in this Metro\$ Rebates programme.

- (vi) UOB's decision on all matters relating to your Card account shall be final, conclusive and binding and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- (vii) UOB reserves the right to vary, amend and/or supplement any of these Terms (including but not limited the Metro\$ Rebates rate, the basis of calculation of the Metro\$ Rebates and the list of eligible transactions which are eligible to earn the Metro\$ Rebates) from time to time without the giving of notice or reason and without liability to any person and you agree to be bound by any such variations, amendments and/or supplements.
- (viii) These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement and the terms and conditions governing the UOB Rewards Programme (collectively, the "**Standard Terms**"). In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.
- (ix) Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- (x) By participating in this Metro\$ Rebates programme 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 Metro\$ Rebates programme and to contact you.
- (xi) A person who is not a party to any agreement governed by the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement.
- (xii) The Terms shall be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

United Overseas Bank Limited Co. Reg. No.193500026Z

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