

TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD

Overview

This document sets out the general terms and conditions governing the Singtel-UOB Credit Card which we may provide to you from time to time. These terms and conditions are binding on you therefore it is important that you read and understand this document.

By applying for or using the Singtel-UOB Credit Card, you commit yourself to comply with all of the terms and conditions set out herein ("**these Terms**"). You are deemed to have already read, understood and accepted every Term.

These Terms supplement, are additional to and are to be read together with:-

- (a) our UOB Cardmembers Agreement; and
- (b) the terms and conditions of other document or agreement governing your relationship with us.

(a) and (b) are collectively known as the "**Other Terms**"

If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall prevail over the Other Terms to the extent necessary to give effect to these Terms. Please visit uob.com.sg for full details.

Unless the context otherwise requires or these Terms 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.

Definitions

The following terms shall have the following meanings when used in these Terms:

"**Card**" means the Singtel-UOB Credit Card.

"**Designated Bills**" means individual Singtel Bill and GOMO charges.

"**Eligible Recurring Payment Arrangement**" means Designated Bills that are charged on a recurring basis to the Card.

"**Indemnified Parties**" means Singtel, UOB and/or all their servants, employees, nominees, directors and agents.

"**Singtel Bill**" means any bill issued by Singtel or any of its related corporations ("related corporations" having the meaning given to that term in Section 6 of the Companies Act (Cap 50) of Singapore) to customers who are individuals. For the avoidance of doubt, individual Singtel bills excludes bills issued to corporate customers.

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1. Cashback on Singtel bills and GOMO charges

- 1.1 As a Principal Cardmember, you will earn cashback for your total Singtel bill(s) and GOMO charges charged to your Card in accordance to the table below and clause 1.2:

Total Singtel Bill(s) and GOMO charges charged per month	Cashback earned per month
Less than S\$50	1% of your Singtel bill and GOMO charges
S\$50 to less than S\$100	S\$1
S\$100 to less than S\$300	S\$3
S\$300 to less than S\$500	S\$10
S\$500 and above	S\$30

- 1.2 You will earn cashback on the Eligible Recurring Payment Arrangement. A maximum of eight (8) Designated Bills can be charged to the Card and only the first Designated Bill charged to the Card must be in the name of the Principal Cardmember. Cashback shall be awarded based on the accumulated amount of the stated Designated Bills charged in the respective card statement month and will be credited to the Card account in the next month's card statement. Cashback shall not be awarded for all any Singtel Bills which are not subject to the Eligible Recurring Payment Arrangement.

2. Singtel Vouchers

- 2.1 As a Principal Cardmember, you will be entitled to the following Singtel vouchers when you have in place the Eligible Recurring Payment Arrangement AND meet the minimum local spend indicated in the table below during a qualifying period:

Minimum total annum local spend (including Singtel bills and GOMO charges)	Receive Singtel vouchers worth
Spend S\$12,000 to less than S\$24,000	S\$100
Spend S\$24,000 and above	S\$300

- 2.2 The first qualifying period starts from the month when your first transaction is charged to your Card and ends after the completion of the next 12 months' card statements cycle. Subsequent qualifying periods will start from your card statement date and end after the completion of the next 12 months' card statements cycle.
- 2.3 Qualifying local spend transactions are posted retail transactions made in Singapore dollars **excluding** funds transfers, cash advances, personal loan, overseas spend transactions in foreign currency, void card transactions, chargebacks, fees, interests, other financial charges, any payment to educational institutions (with effect from 1 Sep 2019), any payment made to Member Financial Institution – Merchandise and Services, Securities – Brokers and Dealers, Stored Value Card Purchase/Load, Betting/Track/Casino/Lotto and Political Organizations, selected transactions such as insurance payments, Grab mobile wallet top-ups, wire transfers, payments to Non-Financial Institutions, quasi-cash and more, transactions involving payments to hospitals, automobile parking lots and garages (with effect from 1 Feb 2021) and such other categories of transactions which the Bank may exclude from time to time without notice or giving reasons. The local spend of your supplementary Card will be included in the calculation of your qualifying local spend of the principal Card.

2.4 Qualifying Principal Cardmembers are entitled to a maximum of one (1) Singtel voucher per qualifying period, regardless of their total local annum spend. Qualifying Principal Cardmembers will receive the Singtel vouchers within two (2) months after the end of a qualifying period provided that the Card account is in good standing, as we determine in our sole discretion at the end of a qualifying period. Early redemption is strictly not allowed.

2.5 Please refer [here](#) for full terms and conditions relating to Singtel benefits.

3. Free Card for life

3.1 Both Principal and Supplementary Cardmembers will receive a waiver on the Card annual fee if Singtel Bills are charged to the Card on a recurring basis for 12 consecutive months.

3.2 An annual fee of S\$192.60 for the Principal Card and S\$96.30 for Supplementary Card will apply if there is no Singtel Bill charged to the Card for 12 consecutive months. Annual fees quoted include GST.

3.3 For avoidance of doubt and notwithstanding any other provision in these Terms, GOMO charges shall not be considered a Singtel Bill and any recurring GOMO charges shall not go towards or contribute to any waiver of the Card annual fee. If you only have recurring GOMO charges and no Singtel Bill charged to the Card for 12 consecutive months, you will not enjoy any waiver on the Card annual fee under this Clause 3.

4. UOB\$ Programme

4.1 You will earn UOB\$ for spending at all UOB\$ Merchants.

4.2 Qualifying spend transactions are retail transactions made using the Card at the UOB\$ Merchants.

4.3 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse to award UOB\$ for such transactions. We reserve the right to cancel and void any UOB\$ awarded to your statement of account at any time if it deems that such UOB\$ was not earned from your qualifying spend and you shall not be entitled to any compensation or payment whatsoever.

4.4 Please refer to uob.com.sg/rewardsplus for other terms and conditions relating to the UOB\$ Programme.

5. MobileShare Supplementary Plan (“MobileShare”)

5.1 You can enjoy 12 months free subscription on MobileShare, after which you will be charged 50% off monthly subscription fee, with every new sign-up of a MobileShare Supplementary Plan. A 24-months MobileShare contract shall apply.

5.2 If you have an existing MobileShare Supplementary Plan which is no longer in contract, you will be eligible for 50% off monthly MobileShare subscription for a 24 month period.

5.3 Please refer to singtel.com/mobileshare for the terms and conditions relating to MobileShare.

6. Other Singtel-UOB Privileges

- 6.1 You can enjoy a waiver for the one-time registration fee and SIM Card charges worth S\$48.15.
- 6.2 You can enjoy a waiver for the registration fee for Add-Ons with Singtel Mobile and SingNet BroadBand.
- 6.3 You can enjoy a waiver of \$10.70 administrative fee when recontracting onto selected Combo Mobile / Mobile Broadband plans with a 2-year Device Agreement.

7. Visa payWave Reader and Transactions

- 7.1 The Visa payWave-enabled Card may be used to carry out card transactions at all Visa point-of-sale terminals and at such other readers or systems as we may from time to time approve. The first card transaction on a new Card shall be subject to such activation and authentication procedures as we may in our sole and absolute discretion prescribe from time to time.
- 7.2 As an additional usage avenue for your convenience, we have also made arrangements for you to use your new Cards to effect card transactions at Visa payWave readers. A Visa payWave reader is a point-of-sale device (as approved by us in our sole and absolute discretion from time to time) at which the new Card may be used to execute card transactions, either by tapping or waving the new Card against such reader without requiring any signature, PIN or other authentication on your part.
- 7.3 Any usage of a new Card at any Visa payWave readers, if permitted by us shall be subject to such terms and conditions as we and Visa may agree from time to time.

8. General Conditions

- 8.1 You hereby authorise that all Singtel Bills from the Singtel account specified in your Card application, shall be charged to the Card, even if the Card has not been activated by you.
- 8.2 All employees of Singtel or any of its related corporations who are currently enjoying Singtel's staff rate are not eligible for Card benefits and privileges.
- 8.3 Neither Singtel nor ourselves shall be responsible for any direct and/or indirect loss or damage suffered by you or any person as a result of the redemption or usage of the benefits of the Card.
- 8.4 If we or Singtel subsequently discovers that you are in fact not eligible to qualify for the benefits of the Card, we may at our discretion, forfeit or reclaim the value of the benefits of the Card awarded by charging to and debiting an amount equivalent to the value of the benefits of the Card from any of your account.
- 8.5 We and Singtel have the absolute discretion to make decisions on all matters relating to or in, including connection with the Card but not limited to the determination of whether you have met all the requirements to enjoy the benefits of the Card. Our and Singtel's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by us or Singtel to you or any person. We or Singtel shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Card or its decision.

- 8.6 You agree to indemnify and hold harmless the Indemnified Parties against any and all actions, claims, proceedings, costs (including legal costs incurred by the Indemnified Parties in defending any such actions, claims or proceedings), liability, losses and damages (direct and/or indirect) whatsoever which may be brought or commenced against the Indemnified Parties by any person and/or which the Indemnified Parties may sustain, incur or suffer, as the case may be, arising out of or in connection with or by reason of your redemption or usage of the Card and the benefits of the Card.
- 8.7 We and Singtel reserve the right to vary/amend any or all of the benefits of Card and/or these Terms without prior notice or assuming any liability to you, and you shall be bound by these amendments. We and Singtel shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 8.8 In the event of any inconsistency between the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card, the Terms shall prevail.
- 8.9 While all the information provided herein is believed to be reliable at the time and date of printing, we and Singtel make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 8.10 These Terms shall be interpreted, construed and governed by the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the Singapore Courts.

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