

Terms and Conditions Governing UOB Preferred Platinum Visa Card (“Terms and Conditions”)
1. Definitions

(a) The following terms shall have the following meaning when used in these Terms and Conditions:-

- (i) **“Card”** refers to UOB Preferred Platinum Visa Card.
- (ii) **“Card Account”** refers to any account in respect of the Card.
- (iii) **“Cardmembers”** refers collectively to the Principal Cardmember of the Card and the Supplementary Cardmember of the Card.
- (iv) **“Card Transactions”** refers to the credit card transactions which are successfully charged to the Card Account by the Principal Cardmember and/or the Supplementary Cardmember, and captured or posted on UOB’s systems
- (v) **“Contactless Transactions”** refers collectively to: (i) Card Transactions that are performed using the Card via Visa payWave; and (ii) Card Transactions made via Apple Pay, Google Pay, Android Pay and UOB Mighty (or such other mobile payment services as UOB may from time to time approve at its sole discretion), that is effected at any Visa payWave Readers, either by tapping or waving the Card or mobile device against the Visa payWave Readers. For the avoidance of doubt, Contactless Transactions exclude Magnetic Secure Transmission Transactions and ABT Transactions.
- (vi) **“ABT Transactions”** refers to payments for bus or train fares which are made by tapping or waving the Card against the reader on the bus or train, and made using an Account Based Ticketing System which enables such payments to be charged directly to the Card account.
- (vii) **“Other Retail Transactions”** refers to all Card Transactions that is charged to the Card Account which is not a Selected Online Transaction or a Contactless Transaction.
- (viii) **“Selected Online Transactions”** refers to online retail Card Transactions (whether made locally or overseas) via websites for the purchase of products or services sold by or made available by any merchant provided that such merchant fall within any one of the following Merchant Category Codes (MCC):-

Category	Merchant Category Codes (MCC)
Department Stores and Retail Stores	4816, 5306, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5732-5735, 5912, 5942, 5944-5949, 5964-5970, 5992, 5999
Supermarkets, Dining and Food Delivery	5811, 5812, 5814, 5333, 5411, 5441, 5462, 5499, 8012, 9751
Entertainment and Ticketing	7278, 7832, 7841, 7922, 7991, 7996, 7998-7999

UOB reserves the right to amend the list of MCC from time to time without any prior notice or giving any reason or being liability to any party.

- (ix) **“Terms and Conditions”** refers to the terms and conditions governing UOB Preferred Platinum Visa Card.
- (x) **“UOB”** refers to United Overseas Bank Limited and shall include its successors and assign.
- (xi) **“Visa payWave Transactions”** refers to Card Transactions that is performed/effected at any Visa payWave readers by tapping the Card on the Visa payWave Readers, shall be subject to such terms and condition as UOB and Visa Worldwide Pte. Ltd. may agree from time to time.
- (xii) **“Visa payWave Readers”** refers to any point of sale device or point of sale terminal (as approved by UOB in its sole and absolute discretion from time to time) at which the Card may be used to execute credit card transactions, ether by tapping or waving the Card against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.

- (b) Unless the context otherwise requires or the Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmembers Agreement shall have the same meanings when used or referred to herein.

2. UNI\$ Earned

- (a) Cardmembers will earn **10X UNI\$ for every S\$5 charged** to his/her Card Account for **Selected Online Transactions**.
- (b) Cardmembers will earn **10X UNI\$ for every S\$5 charged** to his/her Card Account for **Contactless Transactions**.
- (c) Cardmembers will earn **1X UNI\$ for every S\$5 charged** to his/her Card Account for **ABT Transactions**. UNI\$ for ABT Transactions are accumulated based on each calendar month, and awarded to Cardmembers on the 7th calendar day of the following month.
- (d) Cardmembers will earn **1X UNI\$ for every S\$5 charged** to his/her Card Account for all **Other Retail Transactions**.
- (e) Notwithstanding anything to the contrary and for the avoidance of doubt, the following **DO NOT** qualify as Card Transactions and UNI\$ **WILL NOT** be awarded for such Card Transactions:-
- (i) any credit card transaction that was charged to the Card Account but was subsequently cancelled, void or reversed for any reason;
 - (ii) 0% Installment Payment Plans or monthly instalment under SmartPay;
 - (iii) any transactions at SMART\$ merchants where SMART\$ are issued;
 - (iv) any balance transfers and funds transfers to or from the Card account;
 - (v) any reversals, cash advances and fund withdrawals;
 - (vi) any fees payable to UOB (or any third party) for transfer of any debit balance on any other credit card;
 - (vii) any other fees, interests and charges (including, without limitation, finance charges, late payment charges, annual or monthly fees charges);
 - (viii) any payments made to government institutions and services (for example, court costs, fines, bail and bond payments, tax payment, postal services, intra-government purchases and any other government services not classified here);
 - (ix) any payment made to charitable/religious organizations;
 - (x) any payment made on gambling or trading platforms (including but not limited to websites for trading of shares, foreign currency and cryptocurrency), effective 1 December 2018
 - (xi) any payment of funds to the following prepaid accounts, including but not limited to top-ups on any stored value facility:-
 - EZ Link Transport;
 - EZ Link Pte Ltd (FEVO);
 - EZ Link (Imagine Card);
 - EZLink;
 - EZ-Link EZ-Reload (ATU) ;
 - FlashPay ATU;
 - MB * Moneybookers.com;
 - Oandaasiapa;
 - Oanda Asia Pac;
 - Paypal * Bizconsulta;
 - Paypal * Oandaasiapa;
 - Paypal * Capitalroya;
 - Saxo Cap Mkts Pts Ltd;
 - SKR * Skrill.com;
 - Transit Link PL;
 - www.igmarkets.com.sg
 - (xii) any payments made to the following:-

- AXS Payment

(xiii) any other transactions that UOB may exclude from time to time without prior notice.

3. Other conditions

- a) Any usage of a Card at any Visa payWave Readers, if permitted by UOB, shall be subject to such terms and condition as UOB and Visa Worldwide Pte. Ltd. may agree from time to time.
- b) The Card may be used to carry out any Contactless Transactions at all Visa payWave Readers and at such other readers or systems as UOB may from time to time approve. The first Contactless Transaction on a Card shall be subject to such activation and authentication procedures as UOB may in its sole and absolute discretion prescribe from time to time.
- c) The total UNI\$ awarded to each Cardmember from qualifying spend on Selected Online Transactions and Contactless Transactions is capped at UNI\$2,000 for each calendar month.
- d) Adjustments will be made to the UNI\$ if there is any credit posted to Cardmember's Card Account or if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billing disputes, or any other reason or if there at the sole and absolute discretion of UOB.
- e) Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- f) For the avoidance of doubt, spending incurred by Supplementary Cardmembers of the Cards shall accrue to the applicable Principal Cardmembers of the Cards only.
- g) To earn UNI\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason. 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 UNI\$ or the posting of the credit card transactions.
- h) In the event that the Cardmember's Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded into such Card Account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- i) The decision of UOB on all matters pertaining to the award or use of any or all of the benefits and privileges stated below are at its discretion and shall be final, conclusive and binding on the Cardmembers. The benefits and privileges described under these Terms and Conditions may be amended, supplemented or revoked by UOB at any time in UOB's sole and absolute discretion. In addition, UOB's decision on all matters relating to the Cardmember's Card Account are at its discretion and shall be final, conclusive and binding on Cardmembers 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 prior notice or enter into any correspondence with any person on any matter relating to its decision and no appeal shall be entertained.
- j) UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate, vary, amend, add or delete any of these Terms and Conditions without assuming any liability to any person. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- k) These Terms and Conditions supplement, and are to be read together with and form an integral part of, the prevailing UOB Cardmembers Agreement. The prevailing full terms and conditions of the UOB Cardmembers Agreement and other UOB Rewards will apply and Cardmembers agree to be bound by such terms and conditions upon receipt or

acceptance of or signing on or use of the Cards. Please visit uob.com.sg for full details. In the event of any inconsistency between these Terms and Conditions and the UOB Cardmembers Agreement, these Terms and Conditions shall prevail in relation to any matter concerning the Card. These Terms and Conditions shall prevail in the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the privileges and/or benefits stated herein.

- l) While all information is correct at the time of publishing or printing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- m) A person or party who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions or any term of such agreement.
- n) These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- o) Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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