

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Visa Signature Card” (“Terms and Conditions”)

UOB Visa Signature Cardmembers (the “**Cardmember**”) will earn UNI\$ for spending on their UOB Visa Signature Cards (the “**Cards**”), in accordance with these Terms and Conditions.

1. 1X UNI\$

Cardmember will earn UNI\$1 for every S\$5 spent on the Card. There is no cap to the amount of UNI\$ earned on this basic tier.

Where the amount spent on the Card is for ABT Transactions, the UNI\$ is earned based on the accumulated ABT transactions for each calendar month, and awarded to Cardmembers on the 7th calendar day of the following month.

In these Terms and Conditions, “**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.

UNI\$ will not be awarded for 0% Installment Payment Plans, funds transfers, cash advances, fees, interests and other financial charges. UNI\$ will also not be awarded on transactions at SMART\$ merchants where SMART\$ are issued.

UNI\$ will also not be awarded for payment made on gambling or trading platforms (including but not limited to websites for trading of shares, foreign currency and cryptocurrency), with effect from 1 December 2018.

Cardmembers will also not earn UNI\$ on the following transactions under bill payment, payment of funds to prepaid accounts and with effect from 1 February 2018 for payments made to charitable/religious organisations and government institutions and services:

Category	Merchant Category Codes (MCC)
Insurance Underwriting, Premiums	6300
Insurance - Default	6399
Charitable/religious organizations	8398 and 8661
Government institutions and services	9399, 9211, 9222, 9223, 9311, 9402 and 9405

Transaction description:

- AXS PAYMENT*
- All transactions made at AXS (With effect from 1 November 2018, UNI\$ will not be awarded for all AXS transactions)

Payment of Funds to Prepaid Accounts

- BANC DE BINARY*
- BANCDEBINARY.COM*
- EZ LINK PTE LTD (FEVO)
- EZ Link transport
- EZ Link*
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL * BIZCONSULTA
- PAYPAL * CAPITALROYA
- PAYPAL * OANDAASIAPA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM

- EZLINK*
- EzLink*
- EZ-LINK*
- FlashPay ATU*
- MB * MONEYBOOKERS.COM
- NETS VCASHCARD*
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TL-ABT*
- TRANSIT LINK*
- WWW.IGMARKETS.COM.SG

2. 10X UNI\$ on Overseas Spend, Petrol Spend and Contactless Transactions

a. Overseas Spend

Cardmember will earn UNI\$10 for every S\$5 spent overseas or online in foreign currencies (including card-not-present transactions in foreign currencies like e-commerce/mail/phone order transactions) successfully carried out on and charged to the Card (the “**Overseas Spend**”). This is subject to a minimum Overseas Spend equivalent to S\$1,000 per statement period based on prevailing foreign exchange rates as determined by UOB.

Card transactions made overseas but effected in Singapore dollars will be treated as transactions in Singapore dollars and will earn UNI\$1 for every S\$5 spent. Online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will also earn UNI\$1 for every S\$5 spent.

b. Petrol Spend

Cardmember will earn UNI\$10 for every S\$5 spent on petrol successfully carried out on and charged to the Card (the “**Petrol Spend**”).

c. Contactless Transactions

Cardmembers will earn UNI\$10 for every S\$5 spent on Contactless Transactions successfully carried out on and charged to the Card.

“**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, Samsung 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.

“**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 Card Transactions, ether by tapping or waving the Card or mobile device against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.

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.

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.

For the avoidance of doubt, Magnetic Secure Transmission transactions are excluded as it sends a magnetic signal from your device to the payment terminal's card reader to emulate swiping a physical card and is not considered a local Visa payWave transaction.

To earn UNI\$10 for every S\$5 spent on Petrol Spend and/or Contactless Transactions, Cardmember is subject to a combined minimum spend of S\$1,000 in Singapore dollars, per statement period. ABT Transactions will be treated as transactions in Singapore dollars and count towards the minimum spend of S\$1,000 per statement period.

The combined awarding of UNI\$10 for every S\$5 spent on Overseas Spend, Petrol Spend and Contactless Transactions is subject to a cap of UNI\$4,000, per statement period. The UNI\$10 consists of the basic UNI\$1 earned plus an additional of 9 bonus UNI\$. The bonus UNI\$ will be credited to qualified principal Cardmembers in the following statement period. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for the bonus UNI\$.

3. Complimentary Travel Insurance

Cardmembers must charge the entire fare for travel on Public Conveyance (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to their UOB Visa Signature Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which includes the following benefits with effect from 1 March 2019:

a. Travel Personal Accident Insurance of up to S\$500,000

Covers accidental death or disablement whilst on public conveyance:

- S\$500,000 for Cardmember.

b. Emergency Medical Assistance, Evacuation and Repatriation:

- Up to S\$50,000 for Cardmember.

The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the [Insurance Certificate and Agreement](#) which is the operative document. This will be issued to you upon acceptance of the policy. You should seek advice from a qualified advisor or call the insurance firm directly if in doubt.

4. General

Adjustments will be made to the UNI\$ if there is any credit posted to Cardmember's Card Account including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.

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.

For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only.

To earn UNI\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason.

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.

UOB's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers.

UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of the terms and conditions herein without assuming any liability to any person. The change will take effect from the date specified in a notice given in accordance with our usual practice. Cardholders who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.

Full terms and conditions of the UOB Cardmember 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.

All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

Updated 1 March 2019

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