

Notice on Amendments to the UOB Cardmembers Agreement

With effect from **29 July 2019**, the following amendments to the UOB Cardmembers Agreement will apply:

1. **New sub-clauses 2.6 and 2.7** to provide for terms related to NETS FlashPay where no refund will be provided for any stored value upon Card cancellation and Cardmember is responsible for performing refund in accordance with NETS terms and condition;
2. **Amendment to clauses 3.7, 7.2 and 7.4** in relation to recovered lost/stolen or cancelled card where Cardmember shall cut the physical card cut in half and (a) return it to the Bank if so requested by the Bank, or (b) dispose of it immediately;
3. **Amendment to clause 6.12** in relation to the Bank's discretion to handle credit balance in the card account where such discretion is applicable at any time and at any amounts; and
4. **Amendment to clause 7.4** to provide for Cardmember's responsibility to contact the Bank to provide instructions for refund of any credit balance in the Card Account whether before or after termination.

Date of Issue: 28 June 2019