

## Terms & Conditions

### ELIGIBILITY

Only the following categories of persons are eligible ("Eligible Persons") to participate in the United Overseas Bank Limited ("UOB") Rewards Programme ("Programme"), subject to the terms and conditions herein:

#### 1. Credit Card

1.1 All Principal<sup>1</sup> Cardmembers whose Credit Card accounts are valid, subsisting and in good standing, as determined by UOB in its sole discretion are eligible to participate in the Programme.

1.2 An individual Cardmember under a Corporate/Business Credit Card account is eligible to participate in the Programme provided his/her company has not declined participation.

1.3 If a Corporate/Business Credit Card account is terminated at any time for any reason by the company or UOB, all Cardmembers of the company shall be disqualified from the Programme.

1.4 If a Cardmember's use of the Corporate/Business Credit Card is terminated by the Cardmember, the company or UOB, that Cardmember alone shall be disqualified from the Programme.

1.5 If the Principal Cardmember's Credit Card account is terminated at any time for any reason, whether by the Principal Cardmember or UOB, the Principal Cardmember and the Supplementary Cardmember shall be disqualified from participating in the Programme and all unused UNI\$ then accrued shall automatically be cancelled and no longer be available for use by the Cardmember. Such UNI\$ shall not be transferable to any other Account of the Cardmember.

1.6 If a Supplementary Card is terminated at any time for any reason, the Principal Cardmember will not be disqualified from participating in the Programme.

1.7. If the Account of any Eligible Person is terminated at any time for any reason, whether by the Eligible Person(s) or UOB, the Eligible Person(s) shall be disqualified from participating in the Programme and all unused UNI\$ then accrued shall automatically be cancelled and no longer be available for use by the Cardmember. Such UNI\$ shall not be transferable to any other Account of the Eligible Persons.

1.8. Notwithstanding any matters stated herein, UOB shall have the absolute discretion to determine which account shall be eligible to participate in the Programme and shall be entitled to disqualify any account and/or account holder from participating in the Programme without subscribing any reasons thereof.

### ISSUANCE AND REDEMPTION OF UNI\$

Only Eligible Persons are entitled to earn UNI\$ as calculated and earned in the following manner:

#### 1. Credit Card

1.1 Cardmembers of SingTel-UOB Platinum Card, UOB One Platinum Card, UOB JCB Platinum Card UOB Platinum Business Card and UOB Empire World Business MasterCard® Cardmembers who opt for Cash Rebate and UOB Corporate Cardmembers whose company opt for the cash rebate program shall not be entitled to earn UNI\$. New Instalments charged to a Cardmember's Credit Card under the UOB 0% Instalment Plan do not earn UNI\$ (effective 1st February 2009). UNI\$ shall be calculated on the value of each Card transaction effected on a daily basis and rounded down to the nearest UNI\$.

1.2 Cardmembers will earn UNI\$1 for every S\$5 charged to their Credit Card account for Card transactions effected using the Credit Card with the exception of the following:

<sup>1</sup> Principal UOB Cardmember is applicable to UOB Corporate Cardmembers.

- UOB Privilege Reserve Cardmembers earn UNI\$4 and UNI\$5 for every S\$5 charged locally and overseas respectively.
- UOB Visa Infinite/Privilege Banking Cardmembers earn UNI\$3 for every S\$5 charged.
- UOB Empire World Business MasterCard® Cardmembers earn UNI\$5 for every S\$10 charged on retail purchase, and UNI\$1 for every S\$5 charged on utility, insurance, telecom, courier and government related transactions.
- UOB PRVI Miles Cardmembers earn UNI\$3.5 for every \$5 charged locally and UNI\$6 for every S\$5 charged overseas. In the event the UNI\$ awarded is in decimal points, the final UNI\$ awarded for each transaction will be rounded down to the nearest whole figure.
- UOB Preferred Platinum American Express® Cardmembers earn UNI\$10 for every S\$5 charged on local and overseas dining and UNI\$2 for every S\$5 charged on all other spend.
- UOB Preferred Platinum Visa Cardmembers earn UNI\$1 for every S\$5 spend and 10X for online and Visa payWave spend only, cap at UNI\$ 24,000 for both categories per calendar year. After which, 1X UNI\$ will be awarded for every S\$5 spent. Online retail transactions are transactions for purchases of goods or services via the internet using the Card. Online merchants include merchants that fall within the categories of bookstores, cinemas, entertainment, electronics, fast food, music and retail shopping, but excludes all merchants that fall within the categories of airline, travel, transport, top-ups for any pre-paid card, government, utilities, telecommunications, brokerage/securities, insurance, education/tuition, online money transfers and online gambling websites and such other categories of online merchants as UOB may exclude from time to time.
- UOB PRVI American Express® Cardmembers earn UNI\$6 for every S\$5 charged at Sincere Watches, Club 21, Les Amis Group and UOB Travel and UNI\$2 for every S\$5 charged on all other spend.
- UOB Visa Signature Cardmembers earn UNI\$10 for every S\$5 charged in foreign currencies including online transactions in foreign currencies, subject to a minimum foreign currency spend of S\$1,000 per statement period. Online transactions in Singapore Dollars will earn UNI\$1 for every S\$5 charged. UOB Visa Signature Cardmembers also earn UNI\$10 for every S\$5 charged on petrol (except at Caltex, which is a SMART\$ merchant) and Visa payWave transactions, subject to a minimum local spend of S\$1,000 per statement period. Cardmembers can earn a maximum of UNI\$4000 for spend in foreign currencies (including online transactions in foreign currencies), petrol and with Visa payWave, per statement period, should they qualify.
- UOB Lady's, UOB Lady's Platinum and UOB Lady's Solitaire Cardmembers earn UNI\$5 for every S\$5 charged with minimum overseas spend of S\$3,000 per statement period. For subsequent overseas spend above S\$5,000, and all other spend in Singapore, Cardmembers will earn UNI\$1 for every S\$5 charged.
- UOB Gold Business Cardmembers, UOB Platinum Business Cardmembers and UOB Corporate Cardmembers earn UNI\$1 for every S\$5 retail purchase charged to the card.
- UOB UnionPay Cardmembers earn UNI\$5 for every S\$5 charged, subject to a minimum overseas spend of S\$2,000 per statement month. For subsequent overseas spend above S\$2,000, and all other spend in Singapore, UOB UnionPay Cardmembers earn UNI\$1 for every S\$5 charged.

1.3 UNI\$ earned by Supplementary Cardmember will be credited to the Card account of the Principal Cardmember and may be used only by the Principal Cardmember for the redemption of Rewards.

1.4 UOB reserves the right to revoke and/or deduct and/or recompute any UNI\$ earned to the Card account in its sole discretion in the event that Cardmembers fail to effect due payment for the Card transactions.

1.5 UNI\$ shall be calculated on the amount of Card Transactions on a transaction level effected on a daily basis and rounded down to the nearest UNI\$. Exceptions apply for certain Cards offering accelerated UNI\$. Please refer to the individual Card products' terms and conditions for details.

1.6 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.

1.7 Annual fees, interest charges, late payment charges, finance charges, cash advance transactions, and other miscellaneous fees and charges will not be taken into account for the purposes of calculation of UNI\$.

1.8 Priority will be given for the deduction of UNI\$ for full or half waiver of your UOB Credit Card annual fees.

UNI\$ for a full or half waiver of the UOB Credit Card annual fees will be automatically deducted on the first day of the following month when your annual fees are due upon the annual renewal of Cardmembership. Any UNI\$ balance will be carried forward with a validity of 2 years from the date it was earned. To enjoy the fee waiver, the Cardmember has to set aside sufficient UNI\$ in reference to UOB Cardmembers Agreement under Fees and Charges Guide/ Annual Fees and Waiver with UNI\$.

2. UNI\$ balance will be reflected in the monthly Credit Card statement.

3. UNI\$ earned are nontransferable to any other Account of the Eligible Person(s) and not exchangeable for cash or credit. UNI\$ which have been successfully redeemed cannot be refunded or transferred back to any Account of the Eligible Person(s).

4. Annual fees, interest charges, late payment charges, finance charges, cash advance transactions and other miscellaneous fees and charges will not be taken into account for the purpose of the calculation of UNI\$.

5. UNI\$ earned by all Accounts shall expire 2 years from the last day of each periodic quarter ("UNI\$ period") in which the UNI\$ was earned. Each UNI\$ period shall be calculated commencing from January to December of each calendar year.

6. Eligible Person(s) may, subject to the terms and conditions herein and the respective qualifying UNI\$ amounts, select and redeem any one or more of the Rewards which may from time to time be featured on UOB's Website or in any other of UOB's publications in whatsoever medium, via such redemption channel as UOB may from time to time inform the Eligible Person(s). The Eligible Person(s) agrees that the use of any particular channel shall be governed by its terms and conditions then in force.

7. UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of UNI\$, to rectify any errors in the calculation or otherwise adjust such calculation.

8. UNI\$ will not be awarded for any transactions under payment of funds to prepaid accounts stated below:-

- 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](http://www.igmarkets.com.sg)

## REDEMPTION OF REWARDS

1. Only Eligible Person(s) who is a Principal Cardmember(s) of a UOB Credit Card shall be entitled to redeem Rewards under the Programme. Therefore, Eligible Person(s) who is not Principal Cardmember(s) of a UOB Credit Card shall not be able to redeem Rewards under the Programme.
2. A Rewards Voucher shall be issued in the name and billing address of the Eligible Person, and shall specify the Reward as selected by the Eligible Person, and may be used by the Eligible Person or his/her proxy.
3. The estimated period for processing of a redemption request is 7 working days. Rewards Vouchers for successful requests will be mailed to the Eligible Person's billing address.
4. All requests shall be processed on a first come, first served basis, and are subject to sufficient accumulated UNI\$ and availability of Rewards at the time of redemption.
5. To redeem a Reward, the Eligible Person, or his/her proxy, must present the relevant original Rewards Voucher as proof of eligibility at the relevant participating merchant(s) and the duly signed Voucher by the Eligible Person. His/her proxy must also bring along his/her NRIC/passport together with the original Rewards Voucher duly signed by the Eligible Person on the authorisation section in the original Rewards Voucher. For purchases exceeding the Voucher value, Cardmember, or his/her proxy, must charge the difference to his/her UOB Card or top up in cash. There shall be no refund, in any form whatsoever, if the value of the goods and/or services requested is below that of the Rewards Voucher.
6. (a) Rewards Vouchers shall not be used to purchase any item on special offer, sale or discount; nor used in conjunction with any discount/membership card, offer voucher or similar scheme unless the Cardmember is informed otherwise by the relevant participating merchant.  
(b) Rewards Vouchers cannot be used to purchase or redeem any tobacco product or tobacco related product at any participating merchant.
7. In the redemption of any Reward, only 1 Reward Voucher per visit may be used, unless otherwise stated, in which case, any conditions stipulated by the participating merchant must be complied with.
8. A Reward which has been redeemed cannot be refunded or exchanged for cash or kind, UNI\$ or for another Reward or for any other merchandise.
9. Under exceptional circumstances and at the Eligible Person's written request, UOB Card Centre may, but shall not be obliged to, replace a lost, damaged or stolen Rewards Voucher or exchange a Rewards Voucher for another, upon the Eligible Person's production of the original Rewards Voucher. UOB reserves the right to charge a service fee of S\$10 (or such other amount as UOB may determine in its discretion) for the replacement or exchange of any Rewards Voucher.
10. Adjustments will be made to the UNI\$ if there are any credits posted to an Account including those arising from returned goods or services, or from billings disputes, or whatsoever reasons subject to UOB's approval.
11. Requests made via the 24hour UOB Call Centre Hotline, UOB's website or such other redemption channel as UOB may from time to time inform the Eligible Person(s) shall be deemed to be duly made by the Eligible Person(s) upon confirmation of the rewards.
12. Redemption and use of a Reward is subject to availability and to such other conditions as may be specified by the respective participating merchants. If a participating merchant/UOB is, for any reason, unable to supply the product or service stated in the Rewards Voucher, the participating merchant/UOB may supply alternative product or services of similar quality and price to the Eligible Person. UOB may also in its absolute discretion, at any time and from time to time without prior notice, vary the Rewards featured or substitute any Reward with another of a similar value or vary the UNI\$ required for redemption of any Reward. Any additional meals, transportation or accommodation arrangement made in connection with any Reward will be the sole responsibility of the Eligible Person.

13. Issuance of a Reward Voucher does not constitute a reservation/booking. The Eligible Person is responsible for making all reservations/bookings and notifying the participating merchant/UOB of the Reward(s) they are going to redeem.

14. UOB cannot be in any way responsible for any aspect of the products or services provided under the Programme by any participating merchants or third party operators, service providers or suppliers engaged by UOB to provide such Rewards.

15. Unless otherwise stated, all Rewards Vouchers must be utilised within the validity period stated therein. No extensions, refunds, payments, replacements or exchanges shall be permitted or entertained.

#### **INSTANT REWARDS REDEMPTION**

(a) Principal Cardmembers may make instant redemption of UNI\$ at participating merchant outlets by presenting their UOB card at point of purchase, and to offset their purchases onthespot. Cardmembers may also choose to redeem their UNI\$ in exchange for merchants' Rewards Voucher, if option is available at participating merchants, for future use. Cardmembers will be subjected to any additional terms and conditions of the participating merchant(s). Instant Rewards redemption is only applicable for principal cardmembers and his/her UOB card must be presented at point of redemption.

(b) UNI\$ redeemed under the UNI\$ instant rewards redemption scheme or in exchange for merchants' Rewards Voucher in the UOB Rewards Programme cannot be used to purchase or redeem any tobacco product or tobacco related product at any participating merchant

#### **GENERAL CONDITIONS**

1. The Eligible Person's participation in the Programme, including without limitation, the issuance and redemption of UNI\$ and the use of Rewards Vouchers, shall be governed by:

a) the terms and conditions herein; b) the terms and conditions contained in the Programme catalogue; c) the terms and conditions stated in the Rewards Voucher or any booking form or other document issued by or obtained from UOB/UOB Travel/participating merchants via fax on demand or by any other means; and d) any other terms and conditions as may be stipulated by the respective participating merchant outlets or third party operators, service providers or suppliers engaged by UOB to provide Rewards featured under the Programme.

3. UOB and/or the participating merchant outlet or third party operator, service provider or supplier, as the case may be, may at any time vary, modify or amend any of the aforesaid said terms and conditions, in their absolute discretion, and the Eligible Person shall be bound by such variations and amendments.

4. In these terms and conditions, unless the context otherwise requires:

"Account" means any account maintained by an Eligible Person in UOB under which UNI\$ may be earned.

"Credit Card" means a UOB Credit Card (including the UOB Visa Infinite Card, UOB Lady's Solitaire, UOB PRVI American Express® Card, UOB Platinum Card, UOB Preferred Platinum American Express® Card, UOB Visa/MasterCard Platinum, UOB Visa Gold Smart Card, UOB MasterCard Gold Card, UOB Visa/MasterCard Classic Card, UOB Lady's Card, all UOB Affinity Cards, UOB Empire World Business MasterCard®, UOB Visa/MasterCard Corporate Cards and UOB Visa/MasterCard Business Cards) issued by UOB Card Centre but excluding the UOB Visa/MasterCard Purchasing Cards and UOB Visa/MasterCard Travel Accounts i.e. Card Accounts set up for companies, solely for the charging of travel related expenses;

"Rewards" means any goods, services, benefits or other privileges as UOB may from time to time in its absolute discretion determine, which may be redeemed or obtained by the use of UNI\$ under the Programme, but excludes any tobacco product or tobacco related product.

5. In the event of any abuse or fraud in respect of the issuance of UNI\$ or redemption of Rewards or redemption of UNI\$ (including any mile transfer to Frequent Flyer Program: KrisFlyer Program/ Asia Miles – The Travel Reward Programme), UOB may, in UOB's absolute discretion, cancel accrued UNI\$ and any Rewards already issued.

6. Without prejudice to any of UOB's rights and remedies, UOB may, at any time, in its absolute discretion and without giving any reason or notice, terminate the Programme or withdraw, cancel or invalidate any Reward and/or UNI\$ already issued without liability to any Cardmember.

7. UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB or its servants or agents. UOB shall not be responsible for delay in the transmission of sales transactions by Card Acquiring Members of American Express, Visa, MasterCard, UnionPay and JCB; merchant establishments; Visa International; JCB International; and postal and telecommunications authorities.

8. The Eligible Person hereby authorizes UOB to disclose information regarding the Eligible Person and the Eligible Person's relevant Account to third parties for the purposes of this Programme.

9. UOB's records of all matters relating to this Programme shall be conclusive and binding on the Eligible Person.

10. UOB's decision on all matters relating to this Programme shall be final and binding on the Eligible Person and no correspondence will be entertained.

11. A person who is not eligible to participate in the Programme shall have no rights under the Contracts (Right of Third Parties) Act to enforce any of the terms and conditions herein.

12. The terms and conditions herein shall be governed by the laws of Singapore and all Cardmembers who participate in the Programme shall be deemed to have inexorably agreed to submit to the exclusive jurisdiction of the Courts of Singapore.

#### **GETAWAYS REWARDS**

1. Issuance of a travel voucher does not constitute a reservation. The Eligible person is responsible for making all reservations and notifying UOB Travel of the Rewards they are going to redeem. All flights, ferry, rooms and any land arrangements are subject to availability.

2. Refunds will not be entertained for any cancellations whether in part or in full.

3. UOB shall not be responsible for any amendment charges levied for each change made after confirmation.

4. Prices featured may change and peak season surcharges and black-out dates may also apply without prior notice. In addition, UOB Travel reserves the right to withdraw and/or vary the packages being offered or any of the components thereof.

5. All prices quoted and details of hotel packages, air passages and validity periods are subject to changes. In addition, UOB Travel reserves the right to withdraw and/or to substitute the packages offered with similar or alternative packages.

6. Other terms and conditions apply.

#### **FREQUENT FLYER PROGRAMME (FFP)**

1. If the Eligible Person participates in UOB's FFP, then in addition and without prejudice to the other terms and conditions herein, the provisions of this section shall apply.

2. Participation in the FFP is also subject to the terms and conditions stipulated by the individual airlines' frequent flyer programme.

3. To participate in the FFP, the Eligible Person must first enroll or already be enrolled with the participating airline's programme.

4. Once enrolled, the Eligible Person can effect mile transfers at the conversion rate of UNI\$1 = 2 miles.

5. Each transfer by the Eligible Person to his/her designated airline's programme will be subjected to a S\$25 conversion fee (or a conversion fee of such other amount as UOB may determine in its discretion); and must be to an account bearing his/her own name. Each transfer must be in block of 10,000 miles.

6. For UOB Empire World Business MasterCard®, an annual fee of S\$40 (or such other amount as UOB may determine in its discretion) will be applicable instead of a S\$25 conversion fee.
7. Approximately 14 – 21 working days should be allowed to process the transfer of miles. Strictly no urgent request or cancellation will be entertained.
8. The Eligible Person will not receive any Rewards Voucher or confirmation regarding the conversion. However, the Eligible Person may call the individual airline for an update of accumulated miles.
9. UOB cannot be responsible for any fraud or unsuccessful conversion. In the latter case, the Eligible Person's UNI\$ will be reinstated to his/her Card Account
10. UOB also cannot be responsible for the Eligible Person's miles which have not been successfully transferred or for the actions of participating airlines in connection with its own Programme.
11. UOB shall not be made liable for any loss or damage suffered by the Eligible Person or any other parties arising out of or in connection with any matters in relation to travel rewards and/or FFP.
12. The airlines participating in this FFP are subject to change without prior notice.

**All information is correct at the time of posting. UOB reserves the right to amend the above without prior notice.**