



Terms and Conditions for UNI\$ Earn Rate of UOB Visa Infinite / Privilege Banking Card (“Terms and Conditions”

A. Definitions

“Card” means a personal UOB Visa Infinite Card or UOB Privilege Banking Card issued by UOB in Singapore.

“Cardmember” means the Principal and/or Supplementary cardholder of a Card.

“Local Luxury Card Transactions” refer to any retail transaction effected in Singapore dollars for purchases from the following luxury brands made at their free-standing boutiques in Singapore (but excluding purchases made at departmental stores or any other store selling clothes, shoes, bags, jewelleries and watches as the main business activity) :

AUDEMARS PIGUET	BERLUTI	BOTTEGA VENETA	BURBERRY
BVLGARI	CARTIER	CELINE	CHANEL
CHAUMET	CHOPARD	CHRISTIAN DIOR	CHRISTIAN LOUBOUTIN
CORTINA WATCH	DAMIANI	DICKSON WATCH & JEWELLERY	DOLCE & GABBANA
E'COLLEZIONE	ERMENEGILDO ZEGNA	ETRO	FENDI
FLOWER DIAMOND BOUTIQUE	FRANCK MULLER	GIVENCHY	GUCCI
HARRY WINSTON	HERMES	HUGO BOSS	ISSEY MIYAKE
IWC SCHAFFHAUSEN	JAEGER-LECOULTRE	LARRY JEWELRY	L'ATELIER BY THE HOUR GLASS
LOEWE	LOUIS VUITTON	LVMH WATCH & JEWELLERY	MAX MARA
MIU MIU	MONTBLANC	MOSCHINO	ON PEDDER
PANERAI	PATEK PHILIPPE	PHILIP STEIN	PIAGET
PRADA	RICHARD MILLE	ROGER VIVIER	ROLEX
SAINT LAURENT	SALVATORE FERRAGAMO	SINCERE FINE WATCHES	THE CANARY DIAMOND
THE HOUR GLASS	TIFFANY & CO	TOD'S	TRIBECA
VALENTINO	VAN CLEEF & ARPELS	VERSACE	WATCHES OF SWITZERLAND
YULI INC. - FINE JEWELLERY			

“Overseas Card Transactions” refers to any dining and retail transactions which are incurred overseas, and charged in a foreign currency (non-Singapore Dollar denominated currency) with the following merchant category codes (MCCs):

MCC	Description
5462	Bakeries
5812	Eating Places and Restaurants
5814	Quick Payment Service — Fast Food Restaurants
5309	Duty Free Stores



5310	Discount Store
5311	Department Stores
5611	Men's & Boys' Clothing and Accessory Stores
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports and Riding Apparel Stores
5661	Shoe Stores
5681	Furriers & Fur Shops
5691	Men's and Women's Clothing Stores
5699	Miscellaneous Apparel and Accessory Stores
5941	Sporting Goods Stores
5944	Jewelry, Watch, Clock, and Silverware Stores
5948	Luggage and Leather Goods Stores

For the avoidance of doubt, dining and retail transactions incurred overseas but which are charged / effected in Singapore dollars will be treated as transactions in Singapore dollars and **will not** be treated as Overseas Card Transactions nor Qualified Transactions and will not qualify for this Promotion.

“**Promotion**” refers to this promotion of UNI\$5 awarded for every S\$5 on Qualified Transactions for each Calendar Month.

“**Promotion Period**” refers to 1 January to 31 December for each calendar year.

“**Qualified Transactions**” refer to any Local Luxury Card Transactions and Overseas Card Transactions, which are charged to the Cardmember's Card during the Promotion Period, and which are posted and captured in UOB's system during the Promotion Period. The Qualified Transactions exclude online transactions, online money transfers, balance/funds transfers, cash advance, Instalment Payment Plan (IPP) transactions, payment of funds to prepaid accounts, including top-ups for any pre-paid card, UOB Visa Infinite/Privilege Banking Payment Facility ; SMART\$ transactions, instalment/personal loans, fees, interests and other financial charges, International Processing Fee, card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

“**UOB**” or “**the Bank**” means United Overseas Bank Limited.

B. Promotion

1. The Promotion is open to all Cardmembers subject to the terms and conditions herein.
2. To be eligible for this Promotion, the Cardmember must have a Card(s) which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
3. Further to the UNI\$ earned by Cardmembers under the prevailing UOB Rewards Programme, Cardmembers shall be awarded with an additional UNI\$2 for every S\$5 spent on Qualified Transactions for each Calendar Month (“**Additional UNI\$**”); provided always that the Additional UNI\$ will only be awarded for the first S\$10,000 spent on the Qualified Transactions for each Calendar Month. Each Cardmember is therefore limited to a maximum of Additional UNI\$4,000 for each Calendar Month.



4. The prevailing earn rate for UNI\$ under the prevailing UOB Rewards will apply to the Qualifying Transaction amounts in excess of S\$10,000.
5. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles.
6. The date of the Qualified Transactions for every Calendar Month will be determined based on posting dates (i.e. the date the transaction was successfully posted to the Cardmember's Card account, as reflected on the Cardmember's Card statement).
7. For the avoidance of doubt and without limiting the generality of the foregoing, transactions consisting of / containing the following references will not be awarded with the prevailing earn rate for UNI\$ and/or Additional UNI\$:

EZLINK*	WWW.PLUS500.CO.UK
EZ-Link*	PAYPAL * BIZCONSULTA
EZ Link*	PAYPAL * OANDAASIAPA
WWW.MYEZLINK.COM.SG	PAYPAL * CAPITALROYA
FlashPay ATU*	Saxo Cap Mkts Pte Ltd
FlashPayATU*	SKR*SKRILL.COM
MB* MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDAASIAPA	TRANSIT LINK*
OANDA ASIA PAC	TRANSITLINK*
PAYPAL *PLUS500.COM	AXS Payment*
PLUS500	AXSPayment*
PLUS500UK LIMITED	NETS VCASHCARD*
SKR*PLUS500CY LTD	TRANSIT*

UOB reserves the right to amend the list above without any prior notice.

8. The benefit of all transactions incurred by a supplementary Cardmember in respect of this Promotion shall accrue to the principal Cardmember and the Additional UNI\$ will be awarded to the principal Cardmember.
9. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in any transaction made by the Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting the Cardmember's eligibility for this Promotion; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
10. In the event the Additional UNI\$ earned is in decimal points, the final Additional UNI\$ credited into the Cardmember's Card account for each transaction will be rounded down to the nearest whole figure.
11. The Additional UNI\$ awarded under this Promotion for the Calendar Month will be credited into the Cardmember's Card account within seven (7) working days of the next Calendar Month.
12. No advance crediting of Additional UNI\$ will be entertained.
13. In the event that:
 - i. there are any errors or mistakes in the calculation or crediting of the Additional UNI\$;
 - ii. if any Cardmember is subsequently discovered to be ineligible, not entitled or disqualified to participate in the Promotion;



- iii. that there are credit balances in the Cardmember's Card account arising out of (but not limited to) the failure of the card transaction, returned goods or services under that transaction, billings disputes,
- iv. the transactions do not qualify as Qualified Transactions; or
- v. any other situation that UOB deems fit;

UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice, to amend, correct or adjust the calculation of the Additional UNI\$; to suspend, revoke, or forfeit the crediting of Additional UNI\$; or where it has already been credited, to reclaim the Additional UNI\$ at the expense of the Cardmember. UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from the above.

- 14. 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 Additional UNI\$ are awarded into such Card account, such Additional UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 15. 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, and the Cardmembers shall be bound by these amendments.
- 16. UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Cardmember.
- 17. UOB shall not be obliged to give any reason or enter into any correspondence with the Cardmember or any persons on any matter concerning the Promotion.
- 18. 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.
- 19. The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("**Standard Terms**") apply and Cardmembers continue to be bound by them. Cardmembers are deemed to have accepted these terms and conditions when they participate in the Promotion. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency relating to the Promotion.
- 20. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.
- 21. A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.