



Terms & Conditions

A. ELIGIBILITY

1. Only the following categories of persons (“Eligible Persons”) are eligible to participate in the United Overseas Bank Limited (“UOB”) Rewards Programme (“Programme”), subject to the terms and conditions herein:
 - 1.1 Principal Cardmembers whose Credit Card accounts are valid, subsisting and in good standing, as determined by UOB in its sole discretion; and
 - 1.2 Individual Cardmembers under a Corporate Card account where the Corporate Customer has not declined participation and such Corporate Card account is valid, subsisting and in good standing as determined by UOB in its sole discretion.
2. If a Corporate Card account is terminated at any time for any reason by the Corporate Customer or UOB, all Cardmembers of that Corporate Customer shall be disqualified from the Programme.
3. If a Cardmember’s use of the Corporate Card is terminated by the Cardmember, the Corporate Customer or UOB, that Cardmember alone shall be disqualified from the Programme.
4. 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 all the Supplementary Cardmembers 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 Cardmembers. Such UNI\$ cannot be reinstated or transferred to any other Account of the Cardmember.
5. If a Supplementary Card is terminated at any time for any reason, the Supplementary Cardmember will be disqualified from participating in the Programme, but the Principal Cardmember may continue to participate
6. If the Account of any Eligible Person is closed or terminated at any time for any reason, whether by the Eligible Person or UOB, the Eligible Person 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\$ cannot be reinstated or transferred to any other Account of the Eligible Person.
7. Notwithstanding any matters stated herein, UOB shall have the absolute discretion to determine which Cardmember and Account shall be eligible to participate in the Programme and shall be entitled to disqualify any Account and/or Cardmember from participating in the Programme without giving any reasons or compensation.

B. ISSUANCE AND REDEMPTION OF UNI\$

8. Only Eligible Persons are entitled to earn UNI\$ as calculated and earned in the following manner:
 - 8.1 Cardmembers of SingTel-UOB Platinum Card, UOB One Credit Card, UOB EVOL Card, UOB JCB Platinum Card, UOB Absolute Cashback Card, UOB Platinum Business Card, UOB Regal Business Metal Card and UOB Empire World Business MasterCard® Cardmembers who opt for Cash Rebate and Cardmembers under a Corporate Customer who has opted for the cash rebate program shall not be entitled to earn UNI\$, unless otherwise stated as per individual Card Products’ terms and conditions. New Instalments charged to a Cardmember’s Credit Card under the UOB 0% Instalment Plan do not earn UNI\$. UNI\$ shall be calculated on the value of each Card transaction effected on a daily basis and rounded down to the nearest UNI\$.
 - 8.2 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:
 - UOB Reserve Cardmembers earn UNI\$4 and UNI\$6 for every S\$5 charged locally and overseas respectively. For full set of terms and conditions to UNI\$ earn, please visit uob.com.sg/reserve for details.
 - UOB Visa Infinite Metal Cardmembers earn UNI\$3.5 and UNI\$6 for every S\$5 charged locally and overseas respectively. For full set of terms and conditions to UNI\$ earn, please visit uob.com.sg/vimetaltncs for details.



- UOB Visa Infinite/Privilege Banking Cardmembers earn UNI\$3 and UNI\$5 for every S\$5 charged locally and overseas respectively. For full set of terms and conditions to UNI\$ earn, please visit www.uob.com.sg/VI-lux or www.uob.com.sg/PV-lux respectively for details.
- UOB Empire World Business MasterCard® Cardmembers earn UNI\$5 for every S\$10 charged on retail purchase, UNI\$7.50 for overseas spend and UNI\$1 for every S\$5 charged on utility, telecom and courier.
- UOB PRVI Miles Cardmembers earn UNI\$3.5 for every S\$5 spend locally and UNI\$6 for every S\$5 spend overseas.
- UOB Preferred Platinum Visa Cardmembers earn a) up to UNI\$10 per S\$5 spend on Selected Online Transactions and Mobile Contactless Transactions only; b) the total bonus UNI\$ awarded from qualifying spend on Selected Online Transactions and Mobile Contactless Transactions is capped at UNI\$2,000 for each calendar month. After which, UNI\$1 will be awarded per S\$5 spend. Spend exclusions apply. "Selected Online Transactions" refers to online retail credit card transactions (whether made locally or overseas) via shopping website for the purchase of goods or services (for apparels, bags, shoes, accessories, discount and drug stores, electronics, supermarkets, dining, food delivery, entertainment and ticketing) made available by any merchant. "Mobile Contactless Transactions" refers collectively to: Card Transactions made via Apple Pay, Fitbit Pay, Google Pay, Android Pay and UOB Mighty (or such other mobile payment or mobile wallet services as UOB may from time to time approve at its sole discretion), that is effected at any Visa payWave Readers by waving the mobile device against the Visa payWave Readers. For the avoidance of doubt, Mobile Contactless Transactions exclude any Card transactions, Magnetic Secure Transmission Transactions and SimplyGo (ABT) transactions performed on public bus and train readers.
- UOB Visa Signature Cardmembers earn UNI\$ for every S\$5 spent: (i) UNI\$10 for every S\$5 spent on transactions in foreign currencies, including online transactions in foreign currencies (with payment gateway outside Singapore), subject to a minimum foreign currencies spend of S\$1,000 per statement period. Online transactions in Singapore Dollars or in foreign currencies at merchants with payment gateway in Singapore will earn UNI\$1 for every S\$5 spent; (ii) UNI\$10 for every S\$5 spent on petrol (excluding SPC and Shell and provided that the merchant falls under 5541 of the Merchant Category Code (MCC)) and contactless transactions (excluding UOB\$ merchants and SimplyGo (ABT) Transactions on public bus and train readers), subject to a minimum local spend of S\$1,000 in total, per statement period; and/or (iii) UNI\$1 for every S\$5 spent on all other transactions. The maximum number of UNI\$ Cardmembers can earn in each statement period for all spending in foreign currencies (including online transactions in foreign currencies), petrol and with contactless payment, should they qualify, is capped at UNI\$4,000. Spend exclusions apply.
- UOB Lady's Cardmembers can select up to 2 preferred rewards category(ies) for which you will earn 15X UNI\$ per S\$5 spent in each calendar month. This comprises a base earn rate of UNI\$1 for every S\$5 spent, a bonus earn rate of 9X UNI\$ for every S\$5 spent ("Bonus UNI\$") and an additional 5X UNI\$ for every S\$5 spent on your selected preferred rewards category(ies) ("Additional Bonus UNI\$"). The maximum aggregate amount of Bonus UNI\$ and Additional Bonus UNI\$ you can earn in a calendar month is capped at (a) 2,800 UNI\$ which is equivalent to S\$1,000 spent, if you are a UOB Lady's Classic Card, UOB Lady's Platinum Card or UOB Lady's World Mastercard Cardmember; or (b) 8,400 UNI\$ which is equivalent to S\$3,000 spent if you are a UOB Lady's Solitaire Card or UOB Lady's Solitaire Metal Card Cardmember. UNI\$ can be converted into air miles at the conversion rate of UNI\$1 = 2 miles*. Additional Bonus UNI\$ is valid from 8 March 2023 to 29 February 2024 only.
- 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.
- Eligible Cardmembers earn UNI\$ for every S\$5 spent on SimplyGo (ABT) Transactions per submission by the merchant, except for SimplyGo (ABT) Transactions performed on UOB Visa Cards, where UNI\$ are earned based on the accumulated spend on SimplyGo (ABT) Transactions per calendar month, and awarded to Cardmembers on the 7th calendar day of the following month.

In these Terms and Conditions, "**SimplyGo (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.



9. UNI\$ earned by a 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.
10. 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.
11. Exceptions apply for certain Cards offering accelerated UNI\$. Please refer to the individual Card products' terms and conditions for details.
12. Should UOB deem a Cardmember's spending to be for commercial, non-personal purposes, purposes prohibited by law, or purposes excluded by UOB from time to time, or if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember, UOB reserves the right to refuse to award any UNI\$ for such transactions, and to cancel and void any UNI\$ awarded at any time. Cardmembers shall not be entitled to any compensation or payment whatsoever for UNI\$ not awarded or subsequently cancelled/voided.
13. 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\$.
14. Priority will be given for the deduction of UNI\$ for full or half waiver of your UOB Credit Card annual fees, where applicable. 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 Card membership. Any UNI\$ balance shall expire 2 years from the last day of each periodic quarter ("UNI\$ period") in which the UNI\$ was earned. To enjoy the fee waiver, the Cardmember has to set aside sufficient UNI\$ under the Fees and Charges Guide set out the prevailing UOB Cardmembers Agreement. Annual fees for UOB Reserve Card and UOB Visa Infinite Metal Card cannot be waived and UNI\$ cannot be used to pay the annual fees for these Cards.
15. UNI\$ balance will be reflected in the monthly Credit Card statement. 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.
16. UNI\$ earned are not transferable 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).
17. 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. Expired UNI\$ cannot be replaced or reinstated.
18. Eligible Person(s) may, subject their respective qualifying UNI\$ amounts, select and redeem any one or more of the Rewards featured on UOB's Website or in any other of UOB's publications. The Eligible Person(s) agrees that the use of any particular channel shall be governed by its terms and conditions then in force, and understands that the available channels for redemption may change from time to time.
19. 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.
20. UNI\$ will not be awarded for:
 - 20.1 any transactions made with the following transaction descriptions: -
 - AMAZE* TRANSIT* (with effect from 1 March 2022)
 - 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* (with effect from 1 March 2022)
 www.igmarkets.com.sg
 IPAYMY* (with effect from 1 August 2022)
 RWS-LEVY* (with effect from 1 August 2022)
 SMOOVE PAY* (with effect from 1 August 2022)
 SINGPOST-SAM* (with effect from 1 August 2022)
 RazerPay* (with effect from 1 August 2022)
 NORWDS* (with effect from 21 July 2024)

20.2 any payments made with any one of the following Merchant Category Codes (“MCC”):

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
4900	Utilities - Electric, Gas, Heating Oil, Sanitary, Water
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6012	Member Financial Institution—Merchandise and Services
6050	Quasi Cash—Financial Institutions, Merchandise and Services
6051	Quasi Cash—Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities—Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages (wef 1 Feb 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

20.3 any payments with transaction description “norewards” (w.e.f 8 July 2024);

20.4 any AXS payments;

20.5 any transactions at UOB\$ merchants where UOB\$ are issued;

20.6 any transactions made at Shell Service Stations & SPC Service Stations;

20.7 fees, interest and charges, cash advances and withdrawals;



- 20.8 any amounts approved under the UOB Payment Facility and any associated fees or charges (w.e.f. 19 June 2023)
- 20.9 payments under 0% Instalment Payment Plan, SmartPay or UOB Lady's LuxePay Plan;
- 20.10 transactions that are subsequently cancelled, voided or reversed for any reason; and
- 20.11 any transactions that UOB may exclude from time to time without prior notice.

C. REDEMPTION OF REWARDS

- 21. Only an Eligible Person who is a Principal Cardmember of a Credit Card shall be entitled to redeem Rewards under the Programme.
- 22. The estimated period for processing of a redemption request is 7 working days. Changes or cancellations will not be entertained. Rewards Vouchers for successful requests will be mailed to the Eligible Person at his/her billing address in UOB records.
- 23. All requests are processed on a first come, first served basis, and are subject to sufficient accumulated UNI\$ and availability of Rewards at the time of redemption.
- 24. To redeem a Reward, the Eligible Person, or his/her proxy, must present the relevant original Rewards Voucher, duly signed by the Eligible Person, 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 Credit Card. 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.
- 25. Rewards Vouchers cannot be used to purchase or redeem any tobacco product or tobacco related product at any participating merchant.
- 26. 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.
- 27. Under exceptional circumstances and at the Eligible Person's written request, UOB may, but shall not be obliged to, replace a lost, damaged or stolen Rewards Voucher or exchange a Rewards Voucher for another, and subject to such proof of loss, damage or theft as UOB may reasonably request. UOB reserves the right to charge a service fee of an amount that UOB may determine in its discretion for the replacement or exchange of any Rewards Voucher.
- 28. 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.
- 29. 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.
- 30. Redemption and use of a Reward is subject to availability, and to the respective participating merchant's terms & conditions. If a participating merchant is, for any reason, unable to supply the product or service stated in the Rewards Voucher, the participating merchant may substitute an item of similar value. 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.
- 31. 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 of the Reward(s) they are going to redeem.
- 32. 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.

D. INSTANT REWARDS REDEMPTION

33. 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 on the spot. Cardmembers may also choose to redeem their UNI\$ in exchange for merchants' Rewards Voucher, if this option is made available at participating merchant, and subject to any additional terms and conditions of the participating merchant. Instant Rewards Redemption is not applicable for UOB American Express, Singtel-UOB, UOB JCB and UOB Union Pay Credit Cards.
34. 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.

E. GENERAL CONDITIONS

35. 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 ; 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; and (e) the prevailing UOB Cardmember Agreement.

36. 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.
37. 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.

"Cardmember" means the holder of a Credit Card

"Corporate Card" means UOB Empire World Business MasterCard®, UOB Zuellig Platinum Business Card, UOB Visa/MasterCard Corporate Cards and UOB Visa/MasterCard Platinum Business Cards but excluding 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

"Corporate Cardmember" means the holder of a Corporate Card account

"Credit Card" means a UOB Credit Card (including the UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card, UOB Privilege Banking Card, UOB Lady's Solitaire Card, UOB PRVI American Express® Card, UOB Platinum Card, UOB Preferred Platinum American Express® Card (valid till 30th June 2021), UOB Visa/MasterCard Platinum, UOB Lady's Card, all UOB Affinity Cards, and the Corporate Cards) but excluding the UOB Visa/MasterCard Purchasing Cards and UOB Visa/MasterCard Travel Accounts ;

"Principal Cardmember" means the principal holder of a Credit Card

"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.

"Supplementary Cardmember" means the supplementary holder of a Credit Card

38. UOB may, at its absolute discretion, cancel accrued UNI\$ and any Rewards already issued, if it determines that there has been 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), or otherwise in relation to the Programme.
39. 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, suspend or terminate the Programme or withdraw, cancel or invalidate any Reward and/or UNI\$ already issued without liability to any Cardmember.



40. 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 postal or telecommunication body or any machine or communication system, industrial dispute, war, Act of God, or, without limiting the foregoing, anything outside the control of UOB or its servants or agents. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Rewards or participation in this Programme. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.
41. UOB makes no warranty or representation in respect of the Rewards, whether as to the quality, value, merchantability or fitness for purpose or otherwise, and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Rewards. Disputes must be resolved directly with the merchant and/or supplier of the Reward(s). UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier.
42. The Eligible Person hereby authorizes UOB to disclose information regarding the Eligible Person (including personal data) and the Eligible Person's relevant Account to third parties, whether in Singapore or outside Singapore, and consents to be contacted by voice calls, text message, email or otherwise, for the purposes of this Programme.
43. UOB's decision on all matters relating to this Programme shall be final, conclusive and binding on participants. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Programme.
44. 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.
45. 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 irrevocably agreed to submit to the exclusive jurisdiction of the Courts of Singapore.

E. GETAWAYS REWARDS

46. Issuance of a travel voucher does not constitute a reservation. The Eligible person is responsible for making all reservations at the respective participating merchants. Acceptance of reservations is subject to availability.
47. Refunds will not be entertained for any cancellations whether in part or in full.

G. UOB FREQUENT FLYER PROGRAMME (FFP)

48. If the Eligible Person participates in the FFP, then in addition and without prejudice to the other terms and conditions herein, the provisions of this section shall apply.
49. Participation in the FFP is also subject to the terms and conditions stipulated by the individual participating airlines.
50. To participate in the FFP, the Eligible Person must first enrol or already be enrolled with the participating airline's frequent flyer programme.
51. Once enrolled, the Eligible Person can effect mile transfers at the conversion rate of UNI\$1 = 2 miles.
52. Each transfer by the Eligible Person to his/her designated airline's frequent flyer programme is subject to a S\$25 conversion fee (or a conversion fee of such other amount as UOB may determine in its discretion), with the exception of UOB Reserve, UOB Visa Infinite Metal, UOB Visa Infinite and UOB Privilege Banking Cardmembers; and must be to a frequent flyer account bearing his/her own name. Each transfer must be in block of 10,000 miles.

53. Participation in the KrisFlyer Auto Conversion Programme which automatically converts UNI\$ into KrisFlyer miles upon successful enrolment by the Principal Cardmember, is subject to the following:
- A minimum balance of UNI\$15,000 must be maintained at all times in the Principal Cardmember's credit card account and this will not be auto converted to KrisFlyer miles;
 - Any UNI\$ above UNI\$15,000 will be auto converted to KrisFlyer miles. The amount of UNI\$ that will be converted to KrisFlyer miles will be based on the Eligible Person's UNI\$ balance as reflected in his/her last credit card statement;
 - Each conversion is in blocks of 5,000 miles;
 - An annual conversion fee of \$50 applies. The first conversion fee will be charged upon enrolment and subsequently on the enrolment anniversary date in each calendar year;
 - The auto conversion to KrisFlyer miles will be effected on the last calendar day of each month. Should the last calendar day of the calendar month fall on a Saturday, Sunday, or Public Holiday, the auto conversion will take place on the next working day;
54. The Principal Cardmember's credit card account will be temporarily charged with a \$25 conversion fee when the UNI\$ are auto converted to KrisFlyer miles. This charge will be reversed within seven working days;
55. Any application to enrol into the KrisFlyer Auto Conversion Programme must be approved by UOB by the 20th calendar day in a calendar month to enable the auto conversion into KrisFlyer miles to be effected within that same calendar month. For applications approved after such cut-off date, the auto conversion to KrisFlyer miles will only commence in the following calendar month; and
56. UOB may, if it receives conflicting or multiple instructions or applications, determine the order of acting without referring to the Principal Cardmember.
57. 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.
58. Please allow up to 15 working days to process the transfer of miles. Strictly no urgent request or cancellation will be entertained.
59. 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.
60. UOB shall not 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
61. UOB shall not 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.
62. UOB shall not be 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.
63. The airlines participating in this FFP are subject to change without prior notice.
- H. UOB CASH REBATE AUTO CONVERSION PROGRAMME ("AUTO CONVERSION PROGRAMME")**
64. If the Eligible Person participates in the Auto Conversion Programme, then in addition and without prejudice to the other terms and conditions herein, the provisions of this section shall apply.
65. To participate in the Auto Conversion Programme, the Eligible Person must first apply to participate in the Auto Conversion Programme via a channel to be determined by UOB with details relating to the selected Credit Card, the UNI\$ amount to be automatically converted into cash rebate monthly and other required details.



66. The minimum UNI\$ amount which may be automatically converted to cash rebate on a monthly basis is UNI\$1,136. The minimum UNI\$ amount to be automatically converted can be increased in multiples of UNI\$1,136. The conversion rate under the Auto Conversion Programme is UNI\$1,136 to S\$10 in cash rebate.
67. If there are insufficient UNI\$ for conversion into cash rebate for the calendar month, no conversion will be made for that calendar month.
68. The Auto Conversion Programme is only open to Credit Cards which are eligible to earn UNI\$ and excludes Corporate Cards.
69. If the UNI\$ conversion is successful, the cash rebate will be credited to your selected Credit Card account in the next statement cycle.
70. The UNI\$ conversion under the Auto Conversion Programme will be effected by the third week of each calendar month.
71. Any application to participate in the Auto Conversion Programme must be approved by UOB by the last calendar day in a calendar month to enable the automatic conversion of UNI\$ into cash rebate to be effected by the next calendar month. For applications approved by UOB after such cut-off date, the automatic conversion will only commence in the following calendar month.
72. The Eligible Person may resubmit the application to participate in the Auto Conversion Programme with the same Credit Card to change the conversion amount or to de-enrol from the Auto Conversion Programme.
73. If UOB receives conflicting or multiple instructions or applications relating to the Auto Conversion Programme, UOB will act on the latest instruction received from the Eligible Person relating to the Auto Conversion Programme.
74. The Eligible Person will not receive any Rewards Voucher or confirmation regarding any conversion under the Auto Conversion Programme.
75. UOB shall not be responsible for any fraud or unsuccessful conversion under the Auto Conversion Programme. In the event of unsuccessful conversion, the Eligible Person's UNI\$ will be reinstated to his or her Credit Card account.
76. UOB shall not be liable for any loss or damage suffered or incurred by the Eligible Person or any other parties arising out of or in connection with the Auto Conversion Programme.

All information is correct at the time of posting. UOB reserves the right to amend any of the above terms and conditions at any time without prior notice, and all participants shall be bound by such amendments.

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