Terms and Conditions Governing United Overseas Bank Limited ("UOB") "UOB Zuellig Pharma Infinite Business Card" – Rebates/UNI$ ("Terms and Conditions")

These Terms and Conditions govern the UOB's Zuellig Pharma Infinite Business Card ("**Card**") issued by United Overseas Bank Limited ("UOB") and are to be read together with and form an integral part of, the UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability), and may be amended by UOB in its sole and absolute discretion from time to time. Unless the context otherwise requires or these Terms and Conditions expressly provide otherwise, all words and expressions defined in the prevailing UOB Corporate Cardmembers Agreement (Sole Corporate Liability / Joint & Several Liability) shall have the same meanings when used or referred to below.

CardUsers will earn Cash Rebate(s) or UNI$, and be entitled to benefits and privileges stated below in accordance with these Terms and Conditions. UOB's decision on all matters pertaining to the award or use of any or all of the benefits and privileges stated below shall be final and binding on CardUsers. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time in UOB's sole and absolute discretion.

1. Definitions

"**CardMember**" means the applicant (i.e. the business) as stated in the Card Application.

"CardUser" means a person the CardMember authorizes and we approve, to be issued with a Card.

"**Cash Rebate(s)**" means the rebate earned in a calendar month.

"Exclusions" refers to the transactions described under Clause 3 below.

"Local Card Transactions" refers to any retail transactions which are incurred in Singapore, and charged in a Singapore currency (Singapore Dollar denominated currency) to the Card and posted on UOB's systems, but excluding the Exclusions.

"Overseas Card Transactions" refers to any retail transactions which are charged in a foreign currency (non-Singapore Dollar denominated currency) to the Card and posted on UOB's systems, but excluding the Exclusions.

"**Special Transactions**" refers to transactions processed under any of the following Merchant Category Codes (MCC):

i) MCC 4900 – Utility
ii) MCC 4812, 4814 – Telecommunication
iii) MCC 4214, 4215 – Courier

"Medical Transactions" refers to transactions processed under any of the following Merchant Category Codes (MCC):

i) MCC 5047 – Medical Equipment & Supplies
ii) MCC 5122 – Drugs, Druggist Sundries
iii) MCC 5912 – Drug Stores & Pharmacies
iv) MCC 5975 – Hearing Aid: Sales, Service, Supply
v) MCC 5976 – Orthopaedic Goods
vi) MCC 8011 – Doctors
vii) MCC 8021 – Dentists, Orthodontists

viii) MCC 8031 – Osteopathic Physicians
ix) MCC 8041 – Chiropractors
x) MCC 8042 – Optometrists, Ophthalmologists
xi) MCC 8043 – Opticians, Optical Goods
xii) MCC 8049 – Chiropractors, Podiatrists
xiii) MCC 8050 – Nursing and Personal Care Facilities
xiv) MCC 8062 – Medical Services and Hospitals
xv) MCC 8071 – Medical and Dental Laboratories
xvi) MCC 8099 – Health Practitioners, Medical Services

"Qualified Transactions" refer to any Local Card Transactions and Overseas Card Transactions, which are charged to the Card during the calendar month, and which are posted and captured in UOB's system during the calendar month.

"**UNI$**" means the UNI$ earned in the month calculated based on the value of Qualified Transactions effected daily and rounded down to the nearest UNI$, which will accrue to the CardUser, and can be redeemed for rewards at www.uob.com.sg/rewards.

"**Statement"** means the statements of account issued by the Bank in respect of the Card Account.

2. Cash Rebates or UNI$ Awarding

2.1 Cash Rebate or UNI$ will be awarded for the following transactions:

i) 1% cash rebate or UNI$2.5 for every S$5 spent calculated based on the total Local Card Transactions (but excluding the Special Transactions and Medical Transactions) amount charged to the Card and posted to the Card account as reflected in UOB's systems in that calendar month; and

ii) 2% cash rebate or UNI$5 for every S$5 spent calculated based on the total Overseas Card Transactions (but excluding the Special Transactions and Medical Transactions) amount charged to the Card and posted to the Card account as reflected in UOB's systems in that calendar month.

iii) 0.3% cash rebate or UNI$1 for every S$5 spent calculated based on the total Special Transactions amount charged to the Card and posted to the Card account as reflected in UOB's systems in that calendar month.

iv) 0.2% cash rebate or UNI$1 for every S$10 spent calculated based on the total Medical Transactions amount charged to the Card and posted to the Card account as reflected in UOB's systems in that calendar month.

2.2 The date of the Qualified Transactions for every calendar month will be determined based on transaction posting dates reflected on the CardUser's Card statement.

2.3 The Cash Rebates or UNI$ earned under a CardUser's Card statement period for the same calendar month will be credited to CardUser's Card account in the next month's statement and can only be used to offset the CardUser's Qualified Transactions in the next calendar month.

3. Exclusions

Cash Rebates or UNI$ will not be awarded for (1) any bill (where applicable) or insurance payment; (2) payment or donations to any charitable, religious, or social organizations; (3) payment of funds to prepaid accounts, including top-ups for any prepaid card; (4) Installment Payment Plans; (5) UOB Business Payment Plans (if applicable); (6) online money transfers; (7) balance/funds transfers; (8) personal loans/ instalment (9) cash advances; (10) fees, interests, finance charges, late payment charges, annual fee charges; (11) reversals, other financial charges; (12) International Processing Fee; (13) UOB$ transactions; (14) gambling related transactions; (15) card transactions that were subsequently cancelled, voided or reversed for any reason and (16) any other transactions that UOB may exclude from time to time without prior notice or giving any reason.

Without limiting the generality of the foregoing, the following transactions under bill payment and payment of funds to prepaid accounts will not be awarded with Cash Rebates or UNI$:

Establishments registered under the following MCC:

MCC Code	Description
4829	Wire Transfers
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
8699	Membership Organizations (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Classified)
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6529	Quasi Cash-Remote Stored Value Load-Financial Institute
6530	Quasi Cash-Remote Stored Value Load-Merchant
6534	Quasi Cash-Remote Money Transfers
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
5933	Pawn Shops
6012	Member Financial Institution–Merchandise and Services
6211	Securities–Brokers and Dealers
6540	Stored Value Card Purchase/Load
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8651	Organisations, Political
6513	Real Estate Agents and Managers
8398, 8661	Charitable Organisations and Social Service

Payment of funds to any of the following prepaid accounts or any transaction made with the following transaction descriptions: -

Existing excluded transactions

- CITYINDEX*
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*
- AXS Payment*
- AXSPayment*
- AXS*
- EZ-Link*
- EZ Link*
- WWW.MYEZLINK.COM.SG
- FlashPay ATU*
- FlashPayATU*
- MB* MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL *PLUS500.COM
- PLUS500
- PLUS500UK LIMITED
- SKR*PLUS500CY LTD
- WWW.PLUS500.CO.UK
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- WWW.IGMARKETS.COM.SG
- TRANSIT LINK*
- TRANSITLINK*
- NETS VCASHCARD*
- PAY*ALLANDALE RENTALS
- PAY*AMANDA CRIBBS
- PAY*CAREFREEGUARANTEE
- PAY*CARMEL VUE
- PAY*HOMEAWAY HA-J7X6Z5
- PAY*HOMEAWAY HA-VQ26RC
- PAY*PAYPERBOOKING
- PAY*PROPDAMAGEPROTECT
- PAY*RDD HA-VQ26RC
- PAY*VRBO COM 616241 1
- PAYA LEBAR CO
- PAYPAL*
- NORWDS*
- AMAZE*

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

4. Benefits

The Airport Companion Program by Dragonpass

4.1 Each CardUser is entitled to enjoy complimentary Dragonpass membership ('**Dragonpass Membership**"). Each CardUser's Dragonpass Membership is valid for a calendar year from 1 January to 31 December ("**Dragonpass Membership Year**") and will be automatically renewed at the expiry of each Dragonpass Membership Year provided that the Cardmember's Card is still in good standing, is valid and has not been terminated or cancelled for any reason whatsoever. The CardUser's Dragonpass Membership is non-transferable.

4.2 Each CardUser is entitled to redeem 2 complimentary benefits under their Dragonpass Membership within each Dragonpass Membership Year ("**Complimentary Dragonpass Benefit Quota**"). These benefits include access to participating airport lounges, restaurants (for specified set meals) and spa outlets (for spa services) ("**Dragonpass Benefits**"). The list of participating airport lounges, restaurants and spa outlets is available in the Dragonpass Airport Companion App ("**Dragonpass App**") and on the Dragonpass website (www.dragonpass.com/explore).

4.3 Each CardUser's Complimentary Dragonpass Benefit Quota will automatically renew at the commencement of each new Dragonpass Membership Year. Any Complimentary Dragonpass Benefit Quota that is not redeemed within each Dragonpass Membership Year will be forfeited upon the expiry of that Dragonpass Membership Year.

4.4 To activate, and thereafter utilize their Dragonpass Membership, CardUsers must download the Dragonpass App, which is available for Android and iOS, and follow the registration process specified in this app, which includes entering the CardUser's Card number, personal details and creating a password. Upon successful activation of their Dragonpass Membership, CardUsers may redeem their Dragonpass Benefits by presenting their digital Dragonpass Membership membership card in the Dragonpass App at the point of redemption (for example, at the participating airport lounge entrance, restaurant or spa outlet).

4.5 Accessing Dragonpass Benefits beyond the CardUser's Complimentary Dragonpass Benefit Quota is subject to a fee of USD 32 per Dragonpass Benefit accessed and must be purchased within the Dragonpass App prior to the Dragonpass Benefit being accessed. All payments made in the Dragonpass App must be made using the Card. Any additional Dragonpass Benefits beyond the CardUser's Complimentary Dragonpass Benefit Quota purchased by the CardUser will expire in accordance with the expiry of the CardUser's Dragonpass Membership. Any Dragonpass Benefits which are not redeemed by their expiry will be forfeited.

4.6 As part of Dragonpass' fair usage policy:

(a) CardUsers are limited to one redemption of the access to participating airport lounge / spa service Dragonpass Benefit every 2 hours. For example, if a CardUser redeems one of their Complimentary Dragonpass Benefit Quota by accessing a participating airport lounge at 2 p.m. and wishes to utilise their remaining Complimentary Dragonpass Benefit Quota by redeeming another access to a participating airport lounge or utilising a participating spa service, the CardUser will only be able to do so after 4 p.m. on the same day.

(b) CardUsers are limited to one redemption of the participating restaurant set meal Dragonpass Benefit every 5 hours. For example, if a CardUser redeems a participating restaurant set meal using one of their Complimentary Dragonpass Benefit Quota at 2 p.m. and wishes to utilise their remaining Complimentary Dragonpass Benefit Quota by redeeming another participating restaurant set meal, the CardUser will only be able to do so after 7 p.m. on the same day.

4.7 CardUsers' Dragonpass Membership is governed by the Dragonpass Terms and Conditions and it is the CardUser's sole responsibility to comply with these terms and conditions. The full Dragonpass Terms and Conditions are available on the Dragonpass App.

4.8 UOB reserves the right to charge the CardUser for any Dragonpass Benefit accessed by the CardUser after the CardUser's Card has been terminated or cancelled for any reason whatsoever.

5. General

5.1 A CardUser is not entitled to enjoy the Cash Rebates or UNI$ and/or privilege stated herein if:-

i) his/her Card account is suspended, cancelled, closed or terminated;
ii) his/her Card account is not active, valid, subsisting or in good standing or which, in UOB's opinion, is delinquent or has been unsatisfactorily conducted; or
iii) he/she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against her.

5.2 UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the Cash Rebates or UNI$.

5.3 In the event that the CardUser's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cash Rebates or UNI$ is awarded into such CardUser's Card account, such Cash Rebates or UNI$ earned shall be forfeited, or if already awarded, UOB may reclaim such Cash Rebates or UNI$ awarded (whether by deductions to the CardUser's Card account) and the CardUser shall not be entitled to any compensation or payment whatsoever. All unused Cash Rebate and UNI$ cannot be converted to or exchanged for cash; nor be transferred or paid to any person in any manner whatsoever; nor be used to settle or pay any other liability of any person whatsoever.

5.4 UOB's decision on all matters relating to the CardUser's Card account shall be final, conclusive and binding on CardUsers.

5.5 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 these Terms and Conditions herein without assuming any liability to any person. CardUsers who continue to use the Card after such variations, amendments, additions or deletions takes effect shall be deemed to have accepted the such variations, amendments, additions or deletions without reservation.

5.6 Full terms and conditions of the UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) and any other terms and conditions for applicable privileges and/or benefits (if any) will apply and CardUsers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards.

5.7 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. These Terms and Conditions shall prevail in the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein.

5.8 The terms and conditions herein shall be governed by the laws of the Republic of Singapore and Cardmembers are deemed to have submitted to the exclusive jurisdiction of the Singapore courts.

5.9 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 2001 of Singapore to enforce any term of such agreement or any of the terms and conditions herein.

Version 2.0 09/25