

Revisions to Terms and Conditions Governing Singtel-UOB Card

Please be informed that there will be revisions to the Singtel-UOB Card benefits with effect from 1 May 2017. The following benefits will be revised:

- Only the first Singtel recurring bill charged to the Singtel-UOB Card has to be in the name of the Cardmember's account to be eligible for cash rebate.
- Free 1-day unlimited data roaming benefit will be ceased.

Thank you for using Singtel-UOB Card.

*Terms and conditions apply for all benefits and privileges. Please see below for the full set of terms and conditions that apply to the Singtel-UOB Card.

TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD

The terms and conditions herein ("Terms") governs the Singtel-UOB Card ("Card") issued by United Overseas Bank Limited ("UOB") in Singapore and are to be read together with and form an integral part of, the UOB Cardmembers Agreement. Singtel-UOB Cardmembers ("Cardmember") will earn SMART\$ and cash rebate and be entitled to benefits and privileges stated below in accordance with the Terms herein. 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 Cardmembers. 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. Cash Rebate on Singtel bills

- 1.1 A Principal Cardmember shall be entitled to receive the following cash rebate subject to paragraph 1.2:

Total Singtel bill(s) charged per month	Cash rebate earned per month
Less than S\$50	1% of your Singtel bill
S\$50 to less than S\$100	S\$1
S\$100 to less than S\$300	S\$3
S\$300 to less than S\$500	S\$10
S\$500 and above	S\$30

- 1.2 A Principal Cardmember shall be eligible to receive cash rebate on individual Singtel bill* (the "Designated Bill") that is charged on a recurring basis to the Card (the "Eligible Recurring Payment Arrangement"). A maximum of eight (8) Designated Bill(s) can be charged to the Card and only the first Designated Bill charged to the Card must be in the name of the Principal Cardmember. Cash rebate shall be awarded based on the accumulated amount of the stated Designated Bill(s) charged in the respective card statement month and will be credited to the Card account in the next month's card statement. Cash rebate shall not be awarded for all any Singtel bills which are not subject to the Eligible Recurring Payment Arrangement.

*"individual Singtel bill" means any bill issued by Singtel or any of its related corporations ("related corporations" having the meaning given to that term in Section 6 of the Companies Act (Cap 50) of Singapore) to customers who are individuals. For the avoidance of doubt, individual Singtel bills excludes bills issued to corporate customers.

2. Singtel Vouchers

- 2.1 A Principal Cardmember who has in place the Eligible Recurring Payment Arrangement AND meets the minimum local spend indicated in the table below during a qualifying period, shall be entitled to the following Singtel vouchers:

Minimum total annum local spend (including Singtel bills)	Receive Singtel vouchers worth
Spend S\$12,000 to less than S\$24,000	S\$100
Spend S\$24,000 and above	S\$300

- 2.2 The first qualifying period starts from the month when the first transaction is charged to the card and ends after the completion of the next 12 months' card statements cycle. Subsequent qualifying periods will start from the Cardmember's card statement date and end after the completion of the next 12 months' card statements cycle.
- 2.3 Qualifying local spend transactions are posted retail transactions made in Singapore dollars **excluding** funds transfers, cash advances, personal loan, overseas spend transactions in foreign currency, void card transactions, chargebacks, fees, interests, other financial charges and such other categories of transactions which the Bank may exclude from time to time without notice or giving reasons. The local spend of the corresponding Supplementary Cardmember(s) will be included in the calculation of the Principal Cardmember's qualifying local spend.
- 2.4 Qualifying Principal Cardmembers are entitled to a maximum of one (1) Singtel voucher per qualifying period, regardless of their total local annum spend. Qualifying Principal Cardmembers will receive the Singtel vouchers within two (2) months after the end of a qualifying period provided that the Principal Cardmember's account is in good standing, as determined by UOB in its sole discretion at the end of a qualifying period. Early redemption is strictly not allowed.
- 2.5 Please refer [here](#) for full terms and conditions relating to Singtel benefits.

3. Free Card for life

- 3.1 Both Principal and Supplementary Cardmembers will receive a waiver on the Card annual fee if the Designated Bill is charged to the Card on a recurring basis for 12 consecutive months.
- 3.2 An annual fee of S\$192.60 for the Principal Card and S\$96.30 for Supplementary Card will apply if there is no Designated Bill charged to the Card for 12 consecutive months. Annual fees quoted include GST.

4. UOB SMART\$ Rebate Programme

- 4.1 Cardmembers will earn SMART\$ rebate for spending at all SMART\$ Merchants.
- 4.2 Qualifying spend transactions are retail transactions made using the Card at the SMART\$ Merchants.
- 4.3 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any SMART\$ rebate for such transactions. UOB reserves the right to cancel and void any SMART\$ rebates awarded in a Cardmember's statement of account at any time if it deems that such SMART\$ rebate was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 4.4 Please refer to uob.com.sg/smart for other terms and conditions relating to the UOB SMART\$ Rebate Programme.

5. MobileShare Supplementary Plan (“MobileShare”)

- 5.1 Cardmembers can enjoy 12 months free subscription on MobileShare, after which they will be charged 50% off monthly subscription fee, with every new sign-up of a MobileShare Supplementary Plan. A 24-months MobileShare contract shall apply.
- 5.2 Cardmembers with an existing MobileShare Supplementary Plan which is no longer in contract will be eligible for 50% off monthly MobileShare subscription for a 24 month period.
- 5.3 Please refer to singtel.com/mobileshare for the terms and conditions relating to MobileShare.

6. Other Singtel-UOB Privileges

- 6.1 Cardmembers can enjoy a waiver of their one-time registration fee and SIM Card charges worth S\$48.15.
- 6.2 Cardmembers can enjoy a waiver of their registration fee for Add-Ons with Singtel Mobile and SingNet BroadBand.
- 6.3 Cardmembers can enjoy a waiver of \$10.70 administrative fee when recontracting onto selected Combo Mobile / Mobile Broadband plans with a 2-year Device Agreement.

7. Visa payWave Reader and Transactions

- 8.1 The Visa payWave-enabled Card may be used to carry out card transactions at all Visa point-of-sale terminals and at such other readers or systems as UOB may from time to time approve. The first card transaction on a new Card shall be subject to such activation and authentication procedures as UOB may in its sole and absolute discretion prescribe from time to time.
- 8.2 As an additional usage avenue for the convenience of Cardmembers, UOB has also made arrangements for Cardmembers to use their new Cards to effect card transactions at Visa payWave readers. A Visa payWave reader is a point-of-sale device (as approved by UOB in its sole and absolute discretion from time to time) at which the new Card may be used to execute card transactions, either by tapping or waving the new Card against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.
- 8.3 Any usage of a new Card at any Visa payWave readers, if permitted by UOB shall be subject to such terms and conditions as UOB and Visa may agree from time to time.

8. General Conditions

- 8.1 All employees of Singtel or any of its related corporations who are currently enjoying Singtel's staff rate are not eligible for Card benefits and privileges.
- 8.2 Neither UOB nor Singtel shall be responsible for any direct and/or indirect loss or damage suffered by any Cardmember as a result of the redemption or usage of the benefits of the Card.
- 8.3 If UOB or Singtel subsequently discovers that the Cardmember is in fact not eligible to qualify for the benefits of the Card, UOB may at its discretion, forfeit or reclaim the value of the benefits of the Card awarded by charging to and debiting an amount equivalent to the value of the benefits of the Card from the Cardmember's account.
- 8.4 UOB and Singtel have the absolute discretion to make decisions on all matters relating to or in, including connection with the Card but not limited to the determination of whether the Cardmember has met all the requirements to enjoy the benefits of the Card. UOB and Singtel's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB or Singtel to any person (including the Cardmember). UOB or Singtel shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Card or its decision.
- 8.5 Cardmembers agree to indemnify and hold harmless Singtel, UOB and/or all their servants, employees, nominees, directors and agents ("Indemnified Parties") against any and all actions, claims, proceedings, costs (including legal costs incurred by the Indemnified Parties in defending any such actions, claims or proceedings), liability, losses and damages (direct and/or indirect) whatsoever which may be brought or commenced against the Indemnified Parties by any person and/or which the Indemnified Parties may sustain, incur or suffer, as the case may be, arising out of or in connection with or by reason of the Cardmembers' redemption or usage of the Card and the benefits of the Card.
- 8.6 UOB and Singtel reserve the right to vary/amend any or all of the benefits of Card and/or these Terms without prior notice or assuming any liability to any Cardmembers, and all Cardmembers shall be bound by these amendments. UOB and Singtel shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.
- 8.7 In the event of any inconsistency between the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card, the Terms shall prevail.
- 8.8 While all the information provided herein is believed to be reliable at the time and date of printing, UOB and Singtel make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 8.9 These Terms shall be interpreted, construed and governed by the laws of Singapore and Cardmembers hereby submit to the non-exclusive jurisdiction of the Singapore Courts.