



## Terms and conditions for 4 UNI\$ for every S\$5overseas spend:

### Definitions

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

“**Cardmember**” means the Principal and/or Supplementary cardholder of a UOB Visa Infinite Card issued by UOB in Singapore.

“**Promotion**” refers to this promotion of 4UNI\$ awarded for every S\$5 on overseas Qualified Transactions for each Calendar Quarter.

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

“**Calendar Quarter**” refers to every calendar quarter of the Promotion Period, that is, 1 January to 31 March, 1 April to 30 June, 1 July to 30 Sep and 1 October to 31 December.

“**Qualified Transactions**” refer to local and/ or overseas card transactions from retail / sale transactions, posted Instalment Payment Plan (IPP) and recurring bill payment charged to Cardmember’s UOB Visa Infinite Card account during the Calendar Quarter. The Qualified Transactions excludes funds transfer, cash advances, instalment loans, fees, interests and other financial charges, card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB.

“**Overseas Qualified Transactions**” refer to Qualified Transactions which are charged in foreign currency to the Cardmembers’ UOB Visa Infinite Card account.

### Promotion

1. To be eligible for this Promotion, the Cardmember must:
  - (i) have UOB Visa Infinite Card account(s) which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion;
  - (ii) have incurred the minimum spending of S\$20,000 (“**Qualifying Amount**”) on Qualified Transactions for each Calendar Quarter.
2. The award of the 4 UNI\$ for every S\$5 spent on Overseas Qualified Transactions for each Calendar Quarter is calculated based on:
  - (i) the existing earn rate of 3 UNI\$ for every S\$5 spent on Qualified Transactions for each Calendar Quarter, and
  - (ii) an additional 1 UNI\$ for every S\$5 spent on Overseas Qualified Transactions for each Calendar Quarter.

The award of the additional 1 UNI\$ for every S\$5 spent is only applicable to Overseas Qualified Transactions, and is limited to the first S\$5,000 spent on the Overseas Qualified Transactions in each Calendar Quarter (that is, each Cardmember is limited to a maximum of additional UNI\$1,000

for each Calendar Quarter). After which, the existing earn rate of 3 UNI\$ for every S\$5 spent applies. For the avoidance of doubt, the existing earn rate of 3 UNI\$ for every S\$5 spent applies to local and Overseas Qualified Transactions for each Calendar Quarter.

3. Overseas Qualified Transactions refer to Qualified Transactions which are charged in foreign currency to the Cardmembers' UOB Visa Infinite Card account. For the avoidance of doubt, Qualified Transactions made overseas but charged in Singapore dollars will not be treated as Overseas Qualified Transactions and will not qualify for the award of the additional 1UNI\$ for every S\$5 spent.
4. Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of 1 UNI\$ = 2 air miles.
5. The date of the Qualified Transactions (local and/or overseas) for every Calendar Quarter will be determined based on posting dates (i.e. the date the transaction was successfully posted to the Cardmember's UOB Visa Infinite Card account, as reflected on the Cardmember's statement).
6. For the avoidance of doubt, the benefit of all transactions incurred by a supplementary Cardmember in respect of this Promotion shall accrue to the principal Cardmember.
7. 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 an overseas 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.
8. 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.
9. The additional 1 UNI\$ for every S\$5 spent on Overseas Qualified Transactions awarded for the Calendar Quarter will be credited into the Cardmember's UOB Visa Infinite Card account on the 7th day of the first month in the next Calendar Quarter.
10. No advance crediting of UNI\$ will be entertained.
11. In the event that:
  - (i) there are any errors or mistakes in the calculation or crediting of the 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 UOB Visa Infinite Card Account arising out of (but not limited to) the failure of the card transaction, returned goods or services under that transaction, billings disputes, or
  - (iv) 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 UNI\$; to suspend, revoke, or forfeit the crediting of UNI\$ (or any part thereof); or where it has been credited to reclaim the UNI\$ (or any part thereof) without any liability on the part of UOB. UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) arising from the above.
12. In the event that the Cardmember's UOB Visa Infinite Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ are

awarded into such card account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

13. 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.
14. UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Cardmember.
15. 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.
16. 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.
17. The Terms and Conditions are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme ("**Standard Terms**"). Please visit [www.uob.com.sg](http://www.uob.com.sg) for the Standard Terms. Cardmembers will be subjected accordingly to the prevailing Standard Terms. Participation in the Promotion is subject to the Terms and Conditions. Cardmembers are deemed to have accepted the Terms and Conditions when they participate in the Promotion. In the event of any inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency. The Cardmembers shall indemnify UOB for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by UOB in connection with any breach of the Terms and Conditions.
18. It is a condition precedent for participation in the Promotion and that the Cardmember consents to the disclosure of his/her name, identification number and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Promotion and to the use of any data provided for any future marketing effort by UOB, without any payment or compensation thereof.
19. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.