



**Terms & Conditions for Applying a Principal Card via SMS.**

1. By applying for an additional principal Card (and any related Services) via SMS, you have read, understood and agreed to be bound by all the terms in this Agreement. The terms in this Agreement and amendments made to them (at our discretion) from time to time shall apply to any additional principal Card (and related Services) you may apply for and that we may provide you with from time to time.
2. The Annual Fee payable for the additional principal UOB JCB Platinum card Account is S\$64.20, which will be waived for the first year only.
3. Your current Credit Limit on the Card Account remains unchanged and will be shared between all Cards issued to you, including Supplementary Cardmembers, if any.
4. Only Cardmembers whose Card Account(s) is/are active, valid, subsisting, in good standing and is/are satisfactorily conducted at all times as determined by us in our discretion shall be eligible to apply for an additional principal Card.
5. After we have accepted your application for an additional principal Card, we can send the Card and its PIN to you (which will be at your own risk) by ordinary post or in any other manner. We are not responsible for the Card or the PIN after it is sent.
6. The information (whether related to the Cardmembers or Card Account or otherwise) provided by you through this application must match our records for the same subject matter.
7. Notwithstanding anything in these terms, we may at our discretion revoke or reject your application for an additional principal Card.
8. A person who is not a party to any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.
9. These terms shall be governed by the laws of the Republic of Singapore and all Cardmembers who apply for any additional principal Card (or related Services) shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
10. These terms are supplemental to the prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms"). Please visit [www.uob.com.sg](http://www.uob.com.sg) for the Standard Terms.
11. Unless expressly defined, all words and expressions used here shall have the same meaning as those used in the Standard Terms. In the event of any inconsistency between the terms in this Agreement and the Standard Terms, the Terms in this Agreement shall prevail to the extent of such inconsistency.