

UOB ONE CARD VISA CREDIT CARD

1. General

The terms and conditions set out below supplement, and are to be read together with and form an integral part of, the UOB Cardmembers Agreement, as may be amended from time to time by the Bank in its sole and absolute discretion. Unless the context otherwise requires or the terms and conditions below expressly provide otherwise, all words and expressions defined in the UOB Cardmembers Agreement shall have the same meanings when used or referred to below. The Bank's decision in its sole and absolute discretion 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 a Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by the Bank at any time in the Bank's sole and absolute discretion.

2. Quarterly Cash Rebates

- 2.1. Quarterly Cash Rebates may be earned based on the posting date of the UOB ONE Card Visa Credit Cards ("Cards" and each a "Card"). Quarterly Cash Rebates are described in greater detail below.
- 2.2. Quarterly Cash Rebates may only be used to settle Card Transactions incurred on a Principal Cardmember's Card or his Supplementary Cardmember's Card (if any), subject to the following: - Quarterly Cash Rebates may not 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 nor be applied towards settlement of any Cardmember's liabilities described in Clause 3.1 below.
- 2.3. All unused Quarterly Cash Rebates will be forfeited on the earlier of: (a) the expiry of such Quarterly Cash Rebates (as specified below); or (b) the Bank's receipt of the Principal Cardmember's request to terminate his Card; or (c) the termination of the Principal Cardmember's Card by the Bank for any reason whatsoever.
- 2.4. Subject to Clauses 2.6 and 2.7 below, a Quarterly Cash Rebate will be awarded to the Principal Cardmember in respect of a Quarter if the Principal Cardmember (and his Supplementary Cardmember(s), if any) meet the minimum criteria specified below:

Minimum Criteria Per Statement Period in a Quarter	Quarterly Cash Rebate
<p>In each given Statement Period in a Quarter:</p> <ul style="list-style-type: none"> Spend a total of S\$300 or more but less than S\$800 in that Statement Period <p>AND</p> <ul style="list-style-type: none"> Use the Card successfully for at least 3 Card Transactions in that Statement Period 	<p>Quarterly Cash Rebate of S\$30 in respect of that Quarter if the minimum criteria is met for all three Statement Periods in that Quarter</p>
<p>In each given Statement Period in a Quarter:</p> <ul style="list-style-type: none"> Spend a total of at least S\$800 or more in that Statement Period <p>AND</p> <ul style="list-style-type: none"> Use the Card successfully for at least 3 Card Transactions in that Statement Period 	<p>Quarterly Cash Rebate of S\$80 in respect of that Quarter if the minimum criteria is met for all three Statement Periods in that Quarter</p>

- 2.5. A Quarter means a period of three consecutive calendar months commencing on the calendar month in which a Principal Cardmember is first issued a Card, and each successive period of three consecutive calendar months thereafter. The initial Quarter in respect of a Principal Cardmember who is first issued a Card shall be deemed to commence on the date on which the Principal Cardmember is first issued such Card. A Statement Period in respect of any given Statement means the time interval to which such Statement relates. References herein to a "Statement Period in a Quarter" is a reference to the Statement Period of a Statement which is issued by the Bank in that Quarter. Unless the context otherwise requires, references to a "Statement" includes a reference to a Statement which would have been issued by the Bank in the ordinary course of the Bank's operations and procedures had there been any Outstanding Balance on the Card to which such Statement relates.
- 2.6. In the initial Quarter when a Principal Cardmember is first issued a Card, if there is no more than three Statements in total for that Quarter and:
- if the minimum criteria specified in Clause 2.4 above are only met in both the last two Statement Periods in that initial Quarter, the Principal Cardmember will still be eligible to receive two-thirds of the relevant Quarterly Cash Rebate specified in Clause 2.4 above; and
 - if the minimum criteria specified in Clause 2.4 above is only met in the last Statement Period in that initial Quarter, the Principal Cardmember will still be eligible to receive one-third of the relevant Quarterly Cash Rebate specified in Clause 2.4 above.
- 2.7. The time period to which a Statement relates is generally a one calendar month period, but this is subject always to the Bank's right to vary such time period from time to time in the Bank's sole and absolute discretion, whether with or without notice to the Principal Cardmember, and whether in respect of one or more Statements. In exceptional cases where there are (or would be) more than 3 Statements in any given Quarter:

- (a) the Principal Cardmember shall earn the relevant Quarterly Cash Rebate specified in Clause 2.4 above for that Quarter if the monthly minimum criteria specified in Clause 2.4 above are met in any three consecutive Statement Periods in that Quarter;
 - (b) the Principal Cardmember shall earn only two-thirds of the relevant Quarterly Cash Rebate specified in Clause 2.4 above for that Quarter if the monthly minimum criteria specified in Clause 2.4 above are only met in the last two Statement Periods in that Quarter; and
 - (c) the Principal Cardmember shall earn only one-third of the relevant Quarterly Cash Rebate specified in Clause 2.4 above for that Quarter if the monthly minimum criteria specified in Clause 2.4 above are only met in the last Statement Period of that Quarter.
- 2.8. Quarterly Cash Rebates earned by the Principal Cardmember for a given Quarter will expire, if unused, 2 calendar years from the end of that Quarter.
- 2.9. Quarterly Cash Rebates earned on Card Transactions in the Statement Periods in a Quarter will be awarded to the Principal Cardmember in the Statement Period immediately following the end of that Quarter.

3. Exclusions

- 3.1. Notwithstanding anything to the contrary herein, no Quarterly Cash Rebates whatsoever will be awarded for:
- (a) any Cash Advances;
 - (b) any late charges or interest charges on any Card;
 - (c) any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card;
 - (d) any other fees and charges imposed by the Bank from time to time; or
 - (e) any funds credited or re-credited to the Card Account.

4. UOB SmartClub Programme

- 4.1. The UOB ONE Card Visa credit card is a UOB Smart Card to which the Rules and Regulations of the UOB SmartClub Programme (as may be amended from time to time by the Bank) apply. All Cardmembers are eligible to participate in the UOB SmartClub Programme subject to and in accordance with the Rules and Regulations of the UOB SmartClub Programme.
- 4.2. For the avoidance of doubt, all references to the value of any given Card Transaction shall be deemed to be a reference to the final amount charge to a Card, taking into account the redemption of SMART\$ (if any) under the aforesaid the UOB SmartClub Programme.

5. Visa payWave Readers & Transactions

- 5.1. The Card may be used to carry out Card Transactions at all Visa point-of-sale terminals and at such other readers or systems as the Bank may from time to time approve. The first Card Transaction on a Card shall be subject to such activation and authentication procedures as the Bank may in its sole and absolute discretion prescribe from time to time.
- 5.2. As an additional usage avenue for the convenience of the Cardmember, the Bank has also made arrangements for Cardmembers to use their Cards to effect Card Transactions at Visa payWave readers. A Visa payWave reader is a point-of-sale device (as approved by the Bank in its sole and absolute discretion from time to time) at which the Card may be used to execute Card Transactions, either by tapping or waving the Card against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.
- 5.3. A Cardmember may use the Card to effect any number of Card Transactions on Visa payWave readers ("Visa payWave Transactions") so long as the value of each Visa payWave Transaction does not exceed S\$100.
- 5.4. Any usage of a card at any Visa payWave readers, if permitted by the Bank shall be subject to such terms and condition as the Bank and Visa may agree from time to time.