

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Preferred Platinum Visa Card”

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 (the “Terms and Conditions”). 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.

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 UOB Preferred Platinum Visa Cardmember (“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. 10X UNI\$ on Online

Cardmembers will earn UNI\$ for spending on their UOB Preferred Platinum Visa Cards (the “Card”).

Cardmembers will earn 10X UNI\$ for every S\$5 spending from direct online retail transactions with online merchants. Online retail transactions are transactions for purchases of goods or services via the internet using the Card. Online merchants include merchants that fall within the categories of bookstores, cinemas, entertainment, electronics, fast food, music and retail shopping, BUT excludes all merchants that fall within the categories of airline, travel, transport, top-ups for any pre-paid card, government, utilities, telecommunications, brokerage/securities, insurance, education/tuition, online money transfers and online gambling websites and such other categories of online merchants as UOB may exclude from time to time.

2. 10X UNI\$ on Contactless Transactions

Cardmembers will earn 10X UNI\$ for every S\$5 spent via Visa payWave, UOB Mighty Pay, Apple Pay and other mobile payment services. Contactless and payWave transactions are transactions executed at point-of-sale devices, either by tapping or waving the payWave Card or mobile device against such reader.

a. Visa payWave Cards

Cardmembers holding the payWave enabled UOB Preferred Platinum Visa Card (“payWave Card”) may use the payWave Card to effect any number of card transactions on Visa payWave readers (“Visa payWave Transactions”). Existing Cardmembers will only receive the new payWave Card upon Card replacement or renewal.

b. Visa payWave Readers & Contactless Transactions

Cardmembers holding the payWave enabled UOB Preferred Platinum Visa Card (“payWave Card”) may use the payWave Card to effect any number of card transactions on Visa payWave readers (“Visa payWave Transactions”). Existing Cardmembers will only receive the new payWave Card upon Card replacement or renewal.

The payWave Card may be used to carry out any contactless or Visa payWave 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 contactless or Visa payWave Transaction on a new payWave Card shall be subject to such activation and authentication procedures as UOB may in its sole and absolute discretion prescribe from time to time.

As an additional usage avenue for the convenience of the Cardmember, UOB has also made arrangements for Cardmembers to use their payWave Cards to effect contactless or Visa payWave 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 payWave Card may be used to execute contactless or Visa payWave Transactions, either by tapping or waving the payWave Card or mobile device against such reader without requiring any signature, PIN or other authentication on the part of the Cardmember.

Any usage of a new payWave Card at any Visa payWave readers, if permitted by UOB, shall be subject to such terms and condition as UOB and Visa may agree from time to time.

General

UNI\$ will also not be awarded on transactions at SMART\$ merchants where SMART\$ are issued.

UNI\$ will not be awarded for 0% Installment Payment Plans, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals and other financial charges.

The total UNI\$ awarded to each Cardmember from qualifying spend on Visa payWave and online transaction is capped at UNI\$24,000 for each calendar year.

Adjustments will be made to the UNI\$ if there is any credit posted to Cardmember's Card Account including those arising from returned goods or services, billing disputes, or any other reason at the sole and absolute discretion of UOB.

Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any UNI\$ for such transactions. UOB reserves the right to cancel and void any UNI\$ awarded in a Cardmember's statement of account at any time if it deems that such UNI\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.

For the avoidance of doubt, spending incurred by Supplementary Cardmember(s) shall accrue to the applicable Principal Cardmember(s) only.

To earn UNI\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason. 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 UNI\$.

In the event that the Cardmember's Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the UNI\$ is awarded into such Card Account, such UNI\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.

UOB's decision on all matters relating to the Cardmember's Card Account shall be final, conclusive and binding on Cardmembers.

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 without assuming any liability to any person. Cardholders who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.

Full terms and conditions of the UOB Cardmember Agreement and other UOB Rewards will apply and Cardmembers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards. Please visit uob.com.sg for full details.

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.