

**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED
("UOB") DELIGHT CREDIT CARD**

UOB Delight Credit Cardmembers (the "Cardmember") will earn SMART\$ for spending on their UOB Delight Credit Cards (the "Card") and be entitled to discount on selected Cold Storage's, Giant's and Guardian's house brands, in accordance with the terms and conditions below.

1. Up to 10% rebate for transactions made at Cold Storage, Market Place, Jasons, Giant or Guardian (the "Delight Card Merchants")**1.1 The Basic Rebate Tier**

Cardmember will earn a 5% rebate for every S\$1 spent at any of the Delight Card Merchants with a total qualifying spend at any merchant equivalent to at least S\$1,000 per calendar month period, or earn 3% rebate for every S\$1 spent at any of the Delight Card Merchants with a total qualifying spend at any merchant between S\$500 and S\$999 per calendar month period, or earn 1% rebate for every S\$1 spent at any of the Delight Card Merchants with a total qualifying spend at any merchant between S\$1 and S\$499 per calendar month period.

1.2 The Bonus Rebate Tier

Cardmember will earn a bonus 5% rebate for every S\$1 spent at any of the Delight Card Merchants from 20 December 2013 to 31 December 2014 and on selected days throughout the year (the "Delight Days"), subject to a total qualifying spend at any merchant of at least S\$1,000 per calendar month period. The Delight Day shall be determined by UOB in its discretion.

1.3 Rebate will be issued in the form of SMART\$.**1.4 Qualifying spend are retail and online transactions made using the Card at any merchant and are based on transaction posted date unless excluded by UOB in its absolute discretion.****1.5 UOB shall not be responsible for any failure or delay in the transmission of evidence of transactions by any of the merchants, VISA International Incorporated or telecommunication authorities or any other parties which may result in a delay on transaction posted date.****2 SMART\$ rebate for transactions made at participating merchants of UOB SMART\$ Rebate Programme (the "SMART\$ Merchants")****2.1 Cardmember will earn SMART\$ rebate for spending at all SMART\$ Merchants.****2.2 Qualifying spend are retail transactions made using the Card at the SMART\$ Merchants.**

3 0.5% rebate for transactions made at all other merchants

- 3.1 Cardmember will earn 0.5% rebate for every S\$1 spent at all retail and online merchants excluding the Delight Card Merchants and SMART\$ Merchants.
- 3.2 The rebate will be issued in the form of SMART\$.

4 10% off the Delight Merchants' house brands items

- 4.1 Cardmembers will be entitled to 10% discount on selected Cold Storage's, Giant's and Guardian's house brands and is not valid for online transactions and house brand items that are on promotion.
- 4.2 Cold Storage, Giant and Guardian reserve the right to reject any request for 10% discount on house brands in its sole and absolute discretion without assigning any reason therefor and are not obliged to enter into any correspondence with any Cardmember concerning such adjustments.

5 SMART\$ Terms

Issuance of SMART\$

- 5.1 The Basic Rebate Tier, the Bonus Rebate Tier and the 0.5% rebate will be awarded based on the qualifying spend in the current calendar month and will be credited in the first working day of the next calendar month.
- 5.2 0.5% rebate will not be awarded on transactions at Delight Card Merchants and other SMART\$ Merchants where SMART\$ is issued.
- 5.3 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.

Redemption of SMART\$

- 5.4 The redemption value of one (1) SMART\$ is S\$1.00, and SMART\$ is not transferrable and cannot be exchanged for cash.
- 5.5 Cardmember may choose to accumulate or redeem SMART\$ at any of the Delight Card Merchants or SMART\$ Merchants in subsequent card transactions using the Card ("Card Transaction") for the full price of the Card Transaction subject to availability of SMART\$ on the Card.
- 5.6 Redemption of SMART\$ at the Delight Card Merchants is available starting from 1 April 2014.
- 5.7 Combination of spending for Principal and its Supplementary Cardmember is not allowed. SMART\$ earned that is credited to the Principal Cardmember can only be redeemed by the Principal Cardmember. SMART\$ earned that is credited to the Supplementary Cardmember can only be redeemed by the Supplementary Cardmember.

Cap on SMART\$ earned

- 5.8 Consolidated rebate earned from the Basic Rebate Tier transactions made at the Delight Card Merchants and from the 0.5% rebate transactions made at all other merchants will be capped at 50 SMART\$ per Cardmember.
- 5.8 Rebate earned from Bonus Rebate Tier transactions made at the Delight Card Merchants will be capped at 50 SMART\$ per Cardmember.
- 5.9 There is no cap to the amount of SMART\$ earned for transactions made at SMART\$ Merchants.
- 5.10 There is no combination of cap for Principal Cardmember and Supplementary Cardmember. Each Principal or Supplementary Cardmember is subjected to an individual cap.

Exclusions for SMART\$

- 5.11 SMART\$ will not be credited for:
- (i) tips, sale items, special price items, promotion items or such other non-qualifying items designated by the Delight Card Merchant or the SMART\$ Merchants from time to time;
 - (ii) any payments under Interest-Free Instalment Payment Plan purchases, monthly instalments, balance/fund transfers, cash advances, fees, interest, taxes, finance charges, late payment charges annual fee charges, reversals, disputed charges, unauthorized or fraudulent purchases and other financial charges/fees;
 - (iii) In the event of any breakdown or malfunction of the computer, its terminal communication lines or any other equipment whether or not belonging to UOB or the Delight Card Merchants or SMART\$ Merchants; or
 - (iv) In the event that the card transaction is processed manually for any reason.

SMART\$ Validity

- 5.12 All unredeemed SMART\$ will be forfeited:
- (i) On its expiry date, which is 6 months from the date of issuance or on the expiry date of the Card, whichever is earlier;
 - (ii) Upon UOB's receipt of the Cardmember's request to terminate his/ her Principal and/or Supplementary Card;
 - (iii) In the event that the Card is terminated by UOB for any reason whatsoever;
 - (iv) In the event of any loss, theft, damage, destruction, fraudulent or unauthorized use of the Card; or
 - (v) On the termination of the Delight Card Programme or the UOB SMART\$ Rebate Programme.

6 Visa payWave Reader and Transactions

- 6.1 The Visa payWave enabled UOB Delight Credit 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.

- 6.2 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.
- 6.3 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.

7 General Conditions

- 7.1 UOB is not an agent of the Delight Card Merchants, SMART\$ Merchants or any merchant and as such, any dispute about the quality or service standard of the goods and services offered by the Delight Card Merchants, SMART\$ Merchants or any merchant must be resolved directly with them respectively. UOB assumes no liability or responsibility in any manner whatsoever for the acts or defaults of the Delight Card Merchants, SMART\$ Merchants or any merchant or defects in the goods and services offered by them, or for any injuries, loss damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered by the Delight Card Merchants, SMART\$ Merchants or any merchant.
- 7.2 UOB reserves the right to reject any request for SMART\$ adjustment in its sole and absolute discretion without assigning any reason therefor and is not obliged to enter into any correspondence with any Cardmember concerning such adjustments.
- 7.3 Adjustments will be made to the SMART\$ 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 discretion of UOB.
- 7.4 Should Cardmembers' spending be deemed to be for commercial and/or non-personal purposes, UOB reserves the right to refuse to award any SMART\$ for such transactions. UOB reserves the right to cancel and void any SMART\$ awarded in a Cardmember's statement of account at any time if it deems that such SMART\$ was not earned from qualifying spend of a Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 7.5 To earn SMART\$, the Cardmember's Card Account must be in good standing and cannot be cancelled for any reason.
- 7.6 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 SMART\$ is awarded into such Card Account, such SMART\$ earned shall be forfeited and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 7.7 UOB's decision on all matters relating to the Cardmember's Card Account and on all matters pertaining to the rebate, award or use of any or all of the benefits and privileges stated above shall be final, conclusive and binding on Cardmembers. UOB reserves the right at any time, and from time to time in its discretion to withdraw, cancel or vary the

rebate, award, benefits and privileges conferred by the use of the Card without having to disclose any reason therefor, and the Cardmember shall not be entitled to any payment or compensation whatsoever.

- 7.8 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. The change will take effect from the date specified in a notice given in accordance with our usual practice. Cardmembers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 7.9 Full terms and conditions of the UOB Cardmember Agreement and UOB SMART\$ Rebate Programme 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.
- 7.10 Full terms and conditions of Nets FlashPay will apply and Cardmembers agree be bound by such terms and conditions from NETS upon receipt or acceptance of or signing on or use of the Card. Please visit nets.com.sg for full details.
- 7.11 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.