

RULES AND REGULATIONS OF UOB SMARTCLUB PROGRAMME

1. DEFINITIONS

- (a) "Bank" means United Overseas Bank Limited.
- (b) "Card Transaction" means a payment for goods or services made through a UOB Smart Card.
- (c) "Interest-Free Instalment Payment Plan" means the special plan under which selected tour packages offered by UOB Travel Planners Pte Ltd may be paid over a period of six (6) months.
- (d) "Smart Cardmembers" means the person whose name is printed on any of the UOB Smart Cards.
- (e) "SmartClub Merchants" means establishments participating in the UOB SmartClub programme.
- (f) "UOB Smart Club" means any card issued by the Bank bearing the SmartClub logo, but shall exclude Master Accounts, that is, VISA Card accounts set up for companies solely for the charging of travel related expenses.

2. ELIGIBILITY

- 2.1 Holders of the UOB Smart Card are eligible to participate in the UOB SmartClub Programme.

3. ISSUE AND REDEMPTION OF SMART\$

- 3.1 The redemption value of one (1) SMART\$ is S\$1.00, SMART\$ are not transferable and cannot be exchanged for cash.
- 3.2 Smart Cardmembers may choose to accumulate or redeem SMART\$ and redeem its value at any SmartClub merchant in subsequent Card Transactions, for the full price of the Card Transaction and subject to Smart Cardmembers available SMART\$.
- 3.3 SMART\$ credited to the Principal UOB Smart card can only be redeemed by the Principal Smart Cardmember. SMART\$ credited to the Supplementary UOB Smart Card can only be redeemed by the Supplementary Cardmember.

4. EXCLUSIONS

No SMART\$ will be credited:

- (a) for tips, sale items, special price items, promotion items or such other non-qualifying items designated by Smart Club Merchants from time to time, or
- (b) for payments under the Interest-Free Instalment Payment Plan (IPP); or
- (c) in the event of any breakdown or malfunction of the computer, its terminal communication lines or any other equipment whether or not belonging to the Bank or the SmartClub Merchant; or
- (d) in the event the Card Transaction is for any reason processed manually.

5. SMART\$ ADJUSTMENTS

- 5.1 No SMART\$ adjustments will be effected by SmartClub Merchants for security reasons.
- 5.2 To request for SMART\$ adjustments, the Smart Cardmember may within [three (3) days] of any purchase returned to the SmartClub Merchant:
 - (a) request the Bank's Card Centre by telephone, post or facsimile to effect SMART\$ adjustments. If the request is valid, the Bank's Card Centre will effect the necessary SMART\$ adjustment. Where the request is made pursuant to (a), the SMART\$ will be updated only when subsequent Card Transactions* are made at any SmartClub Merchant.
- 5.3 The Bank reserves the right to reject any request for SMART\$ adjustment without assigning any reason therefore.

6. GENERAL CONDITIONS

6.1 All unredeemed SMART\$ will be forfeited:

- (a) on the expiry date of the UOB Smart Card; or
- (b) upon the Bank's receipt of the Smart Cardmember's request to terminate his Principal UOB Smart Card or the Supplementary UOB Smart Card; or
- (c) in the event the UOB Smart Card is terminated by the Bank for any reason whatsoever; or
- (d) in the event of any loss, theft, damage, destruction, fraudulent or unauthorised use of the UOB Smart Card; or
- (e) on the expiry date of the UOB SmartClub Programme.

6.2 UNI\$ will not be awarded on SmartClub transactions.

6.3 The Bank's decision on all matters pertaining to the UOB SmartClub Programme is final.

7. VARIATION

The Bank reserves the right at any time and from time to time in its absolute discretion to:

- (a) amend these Rules and Regulations without prior notification, and Smart Cardmembers shall be bound by these amendments; or
- (b) withdraw, cancel or vary the benefits, entitlements and privileges conferred by the use of the UOB Smart Card, without having to disclose any reason therefore, and the Smart Cardmember shall not be entitled to any payment or compensation whatsoever.

8. INTERPRETATION

8.1 The headings in these Rules and Regulations are for convenience only and are to be excluded in any interpretation hereof.

* Amount of the Card Transaction(s) is subject to the Bank Card Centre's internal procedures and guidelines.