

UOB VISA INFINITE/PRIVILEGE BANKING ASSISTANCE

UOB VISA INFINITE/PRIVILEGE BANKING ASSISTANCE has been designed to bring total peace of mind and convenience to you and to your Family Members and encompasses the following Services:

- Travel and Medical Assistance Services with a coverage of up to S\$50,000 per assistance event or per year for each beneficiary, whichever comes first
- Road Side Assistance in Singapore, Malaysia (excluding all Malaysia Islands not linked to the Peninsular by road), and 50km across the border of Thailand for a value up to S\$100 per event, maximum 2 times a year.
- Home Assistance such as Locksmith or Emergency Plumbing Assistance for value up to S\$100 per event, maximum 2 times a year.

For enquiries, please call your UOB Visa Infinite Concierge at 1800 253 2288 or UOB Privilege Concierge at 1800 222 9889. The present guide will give a more complete description of the UOB VISA INFINITE/PRIVILEGE ASSISTANCE SERVICES.

We hope you will enjoy these services as a reward for being one of our valuable UOB Visa Infinite/Privilege Banking Cardmembers.

TRAVEL & MEDICAL ASSISTANCE SERVICES

- (A) The Travel and Medical Assistance Services shall be extended to the Immediate Relative of the Beneficiary when traveling together with him.
- (B) The Travel and Medical Assistance Services shall be available to the eligible Beneficiaries while traveling worldwide outside their Country of Residence and for trips not exceeding 60 consecutive days each time.

(1) TELEPHONE MEDICAL ADVICE AND REFERRAL

When medical advice is needed, the Beneficiary may telephone the UOB VISA INFINITE/PRIVILEGE ASSISTANCE alarm centre for medical advice and evaluation from the attending physician. However, it shall be stressed that a telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Beneficiary shall be referred to another physician or to a medical specialist for personal assessment and UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist the Beneficiary in making the medical appointment. All physician's fees and related charges arising from the personal assessment shall be borne entirely and directly by the Beneficiary without any reimbursement from UOB VISA INFINITE/PRIVILEGE ASSISTANCE.

(2) MEDICAL TRANSFER

In case of a Medical Emergency and if the UOB VISA INFINITE/PRIVILEGE ASSISTANCE Doctor determines that the Beneficiary is not receiving adequate treatment locally, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will organize and pay for the Medical Transfer of the Beneficiary by Road or Air Ambulance, or any other means of transportation (including assignment of a physician and/ or a nurse to accompany the Beneficiary) to the nearest and most appropriate medical centre or hospital where, in the opinion of the UOB VISA INFINITE/PRIVILEGE ASSISTANCE Doctor, appropriate treatment is available. The transfer must be deemed necessary, due to the nature of injury or sickness suffered by the Beneficiary and shall be approved by both the attending physician and UOB VISA INFINITE/PRIVILEGE ASSISTANCE alarm centre doctor.

(3) MEDICAL REPATRIATION TO COUNTRY OF RESIDENCE

When, after local treatment, the medical condition of the Beneficiary will not prevent his medically supervised repatriation as a regular passenger, according to the medical opinion of both attending physician and UOB VISA INFINITE/PRIVILEGE ASSISTANCE alarm centre doctor, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will organize and pay for the repatriation of the Beneficiary to his Country of Residence by regular transport (Train, scheduled airline flight, or any other means of transportation deemed appropriate by the UOB VISA INFINITE/PRIVILEGE ASSISTANCE alarm centre doctor), including any supplementary transportation to and from airports if necessary. Any decision on the repatriation of the Beneficiary shall be made jointly and exclusively by both the attending physician and UOB VISA INFINITE/PRIVILEGE ASSISTANCE alarm centre doctor.

(4) REPATRIATION OF FAMILY MEMBERS

In the event that the Beneficiary was travelling with one or more Family Members and will be repatriated by UOB VISA INFINITE/PRIVILEGE ASSISTANCE, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall, if not medically non advisable, provide for the repatriation of one Family Member to travel together with the Beneficiary and accompany him to his Country of Residence. In addition, if the Member was traveling with Minors of less than 16 years of age, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall arrange for the repatriation of such Minors to the Country of Residence of the Member. If the Minor needs to be accompanied, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall also provide for a qualified person to accompany such Minor.

(5) ASSISTANCE FOR HOSPITAL ADMISSION AND DISCHARGE

If a Member suffers from a Bodily Injury or Illness whereby hospitalisation is necessary, UOB UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist the beneficiary for the admission to and/or discharge from the hospital. If necessary, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will provide a guarantee or direct payment to the hospital on behalf of the

beneficiary. This guarantee shall be subjected to the condition that a prior deposit of an equivalent amount is deposited to UOB VISA INFINITE/PRIVILEGE ASSISTANCE appointed office(s) by a relative or a representative of the beneficiary. All physician and hospital fees and related charges shall be borne entirely and directly by the beneficiary and are not included in the coverage provided and are without any reimbursement from UOB VISA INFINITE/PRIVILEGE ASSISTANCE.

(6) TICKET AND ACCOMMODATION FOR A RELATIVE

In the event that the Beneficiary was travelling alone and has been hospitalized for more than 5 days before repatriation can be organized, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall organize and pay for a return economy ticket and up to 3 nights accommodation (up to US\$100 per night for a hotel in the city where the Beneficiary is hospitalized) for an Immediate Relative to go to the place where the Beneficiary has been hospitalized and accompany back to his Country of Residence.

(7) REPATRIATION OF MORTAL REMAINS/LOCAL BURIAL

UOB VISA INFINITE/PRIVILEGE ASSISTANCE will organize the transportation of the mortal remains of the deceased Beneficiary from the place of death to the place of burial in his Country of Residence in the event of his death. As an alternative, upon specific request of the personal representative of the deceased Beneficiary, and wherever possible, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will organize the local burial in the country in which the Beneficiary was visiting at the time of his death. In addition, at the request of the Immediate Relative, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall provide a return economy ticket for such person to travel to the place where the Beneficiary has deceased and accompany the remains back to Singapore.

(8) INOCULATION AND VISA REQUIREMENT INFORMATION

UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization's website or published information which UOB VISA INFINITE/PRIVILEGE ASSISTANCE deems relevant. This information will be provided to the beneficiary at any time, whether or not the Member is travelling or an emergency has occurred.

(9) INTERPRETER REFERRAL

UOB VISA INFINITE/PRIVILEGE ASSISTANCE will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

(10) LOST DOCUMENT ADVICE AND ASSISTANCE

UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist beneficiary who have lost important travel documents (e.g. passport, credit cards) while traveling outside the Home Country or Usual Country of Residence by providing instructions for recovery or replacement.

(11) LEGAL REFERRAL

UOB VISA INFINITE/PRIVILEGE ASSISTANCE will provide the beneficiary with the name, address, telephone numbers, if requested by the beneficiary and if available, office hours for referred lawyers and legal practitioners.

(12) EMERGENCY TRANSLATION ASSISTANCE

In the event of an emergency situation, and where available, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will provide telephone translation assistance through its concierge centre network.

(13) EMERGENCY MESSAGE TRANSMISSION

UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist to transmit emergency messages between the beneficiary and his/her family.

HOME ASSISTANCE SERVICES

The Home Assistance Services shall be provided upon request from the Member or an Immediate Relative for Emergencies occurring in the Home of the Member.

(1) ELECTRICAL SERVICES

In case of an emergency, which resulted in damages to electrical supply points or the electrical wiring within the Home affecting the electrical supply, UOB VISA INFINITE/PRIVILEGE ASSISTANCE may then arrange for an electrician to the Home to effect the Emergency Repairs on the malfunctions affecting the electrical supply, excluding any electrical appliances. UOB VISA INFINITE/PRIVILEGE ASSISTANCE will pay up to a maximum of S\$100 to approved electrician for such Emergency Repairs made, including blackout due to lightning and circuit overload, repair of burnt fuse inside the main electrical circuit board (ELCB) as a result of circuit overload, malfunction of power supply socket

Any breakdown of electrical supply, which is caused by or due damaged electrical appliances and/or air conditioners shall be considered as Emergency Repairs.

(2) PLUMBING AND SANITARY ASSISTANCE

In case of an emergency, which resulted in a leak and/or a clog in the water piping system or the sanitary system, UOB VISA INFINITE/PRIVILEGE ASSISTANCE may then arrange for the plumber to the Member's Home to assess the reported emergency situation and upon such determination by UOB VISA INFINITE/PRIVILEGE ASSISTANCE after consultation with the said approved plumber, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will pay up to a maximum of S\$100 to UOB VISA INFINITE/PRIVILEGE ASSISTANCE's approved plumber to undertake such Emergency Repairs including replacement or welding of burst or blocked pipes, including those found in floor traps .

UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall not in any event pay or effect payment or be responsible for any repairs undertaken for non-emergency situation or pipes in false or concealed ceiling or wall or roof leakage.

(3) LOCKSMITH ASSISTANCE

If the Beneficiary has been locked out of his Home accidentally and is without any means whatsoever to obtain access into his Home, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will then arrange for a locksmith to assist him and pay up to S\$100 to UOB VISA INFINITE/PRIVILEGE ASSISTANCE's approved locksmith to undertake such Emergency Repairs including below events:

- (a) It is the only entry to the home, or
- (b) It is the only master bedroom or an occupied room, and access is required immediately in the middle of the night for sleeping or
- (c) A child is locked in any room.

(4) PEST CONTROL ASSISTANCE

Pursuant to a Pest invasion of the Home, UOB VISA INFINITE/PRIVILEGE ASSISTANCE may at its absolute discretion after consultation with the contractor approved and appointed by UOB VISA INFINITE/PRIVILEGE ASSISTANCE's approved contractor or pest exterminator's interview with the Beneficiary or inspection at the Home, pay up to S\$100 to a UOB VISA INFINITE/PRIVILEGE ASSISTANCE's approved independent contractor to effect emergency counter-measures including extermination of Pests.

Termite infestations that are recurring are not included under the indemnified service.

(5) AIR-CONDITIONING SERVICES

In case of Emergency, which resulted in gas leak or non-operation of the air-conditioner and upon notification, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall arrange for the approved and appointed air-conditioner repairer to assess the reported situation. Upon such determination by UOB VISA INFINITE/PRIVILEGE ASSISTANCE after consultation with the approved air-condition repairer, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will pay up to a

maximum of S\$100 to UOB VISA INFINITE/PRIVILEGE ASSISTANCE's approved air-conditioner repairer to undertake such Emergency Repairs including faulty compressor motor or fan of an air-conditioning unit as a result of mechanical malfunction and gas leakage.

VEHICLE ASSISTANCE SERVICES

The Vehicle Assistance Services shall be provided upon request from the Member or an Immediate Relative for Emergencies occurring on the Private Vehicle of the Member.

(1) SINGAPORE TOWING EMERGENCY ROADSIDE ASSISTANCE

If the Vehicle is immobilized following an accident or a breakdown within Singapore, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will dispatch a towing contractor to the place of the incident in order to provide necessary assistance and will, if necessary, recover the Vehicle to Member's preferred workshop.

(2) INTERNATIONAL TOWING EMERGENCY ROADSIDE ASSISTANCE

If the Vehicle is immobilized following an accident or a breakdown In Malaysia (excluding all Malaysia Islands not linked to the Peninsular by road), and 50 km across the border of Thailand, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will dispatch a towing contractor to the place of the incident in order to provide necessary Assistance and will, if necessary, recover the Vehicle to the nearest workshop.

This Service is limited to S\$100 per event.

(3) SERVICES IN CASE OF IMMOBILIZATION OUTSIDE OF SINGAPORE

While driving at more than 200 kilometres outside Singapore but within the Geographical Territory and the Vehicle is verified by an authorized mechanic that it shall be immobilized for more than 48 hours following an accident or breakdown, UOB VISA INFINITE/PRIVILEGE ASSISTANCE can arrange, at the choice of Member (based on one of the following Options):

OPTION 1

- Vehicle Repatriation to Singapore
- Member Transfer to Singapore

If the Member decides to have his Vehicle repatriated and himself transferred to Singapore immediately, he shall contact UOB VISA INFINITE/PRIVILEGE ASSISTANCE who will then arrange for the Vehicle and himself to be repatriated/ transferred back to the Residence of the Member and pay up to a maximum of S\$300 per Vehicle/ Transfer including the Malaysian tow levy. In the event that the Member was traveling with his Family Members, the above allowance is extended to S\$450.

OPTION 2

- Completion of Trip to Destination/ Residence
- Recovery Trip

If the Member decides to complete his journey to the planned destination, he shall contact UOB VISA INFINITE/PRIVILEGE ASSISTANCE who will then arrange for an appropriate mode of transport for the Member. Alternatively, the Member can request an appropriate mode of transport to return to his Country of Residence. Once the Vehicle shall be repaired, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will arrange and organize the transportation of the Member or any person designated by Member to collect the Vehicle. UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall pay up to S\$300 for the above services in the Option 2. In the event that the Member was traveling with his Family Members, the above allowance is extended to S\$450.

OPTION 3

- Hotel Accommodation

If the Member chooses to wait in the city where the Vehicle is being repaired, he shall be entitled to a maximum of five (5) nights Hotel stay up to a maximum of S\$300 per case exclusive of Breakfast and any other incidentals. In the event that the Member was travelling with his Family Members, the above allowance is extended to S\$450.

(4) ASSISTANCE IN CASE OF THEFT of the vehicle OUTSIDE SINGAPORE

In the event of theft of the Vehicle, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall:

- (a) Assist the Member with the procedure with the local authorities
 - Where to declare the theft, on-line translation
- (b) Arrange at the choice of the Member:
 - For an appropriate mode of transport for the Member to complete his journey to the planned destination, or
 - For an appropriate mode of transport for the Beneficiary to return to his Country of Residence
- (c) In the event that the Vehicle would be recovered, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will arrange, at the choice of the Member:
 - For an appropriate mode of transport for the Member to complete his journey covered to the place where the Vehicle shall have been recovered (within the covered territory) or,
 - For the Vehicle to be repatriated back to the Country of Residence of the Member.

Conditions:

- The theft has to be duly evidenced by a Police Report that shall be presented to UOB VISA INFINITE/PRIVILEGE ASSISTANCE representative.

- UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall choose the most appropriate mode of transport.
- Assistance Service overall limited to S\$500 per event.

5) MINOR ON-SITE VEHICLE REPAIR ASSISTANCE (LIMIT S\$100 PER EVENT)

In the event that the Member's Vehicle breaks down outside Beneficiary's Place of Residence and immediate minor repair such as changing of tires, boosting of battery and jump starting of Vehicle is deemed possible, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall assist the Beneficiary by arranging for a technical provider to the Member's site and pay for the provider's charges incurred thereof. UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall not be responsible for the costs of tires and batteries which shall be the responsibility of the Beneficiary.

(6) ALTERNATIVE TRAVEL ASSISTANCE (LIMIT S\$100 PER EVENT)

If the Member's Vehicle cannot be repaired within 6 hours from the time of breakdown, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist in organizing and pay for an alternative transport for the Beneficiary to return to his/her home.

(7) DIRECTORY ASSISTANCE (POLICE ASSISTANCE)

Upon request, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will advise the Beneficiary the contact number of nearest police station.

(8) CAR-NAPPING ASSISTANCE

Upon request, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist the Member in alerting the police in regards of the car-napping incident via the main national emergency number. i.e. 999.

(9) AMBULANCE ASSISTANCE

If the Beneficiary is injured in a vehicular accident, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist the Beneficiary in organizing an ambulance for hospital admission.

(10) EMERGENCY LOCKSMITH ASSISTANCE (LIMIT S\$100 PER EVENT)

In the event the Beneficiary is locked out of his/her Vehicle and he/she contacts UOB VISA INFINITE/PRIVILEGE ASSISTANCE, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will assist the Beneficiary by arranging an approved locksmith for an on-site service.

(11) VEHICLE REGISTRATION ASSISTANCE

During registration period, UOB VISA INFINITE/PRIVILEGE ASSISTANCE may provide assistance to Beneficiary in terms of providing information on steps needed to register the Beneficiary's declared Vehicle to the relevant transport authorities / vehicle registry.

(12) TRAFFIC ADVISORY (LIMITED TO SINGAPORE ONLY)

If requested by the Beneficiary, UOB VISA INFINITE/PRIVILEGE ASSISTANCE may provide traffic advisories within Singapore only.

(13) EMERGENCY MESSAGE RELAY

In the event the Beneficiary's Vehicle breaks down or is involved in a vehicular accident, UOB VISA INFINITE/PRIVILEGE ASSISTANCE shall transmit urgent messages related to the Vehicle breakdown or vehicular accident to the Subscriber and/or the Beneficiary's family members.

(14) CLAIMS PROCEDURE ASSISTANCE

In the event the Beneficiary needs to file a claim with the insurance, UOB VISA INFINITE/PRIVILEGE ASSISTANCE will provide the Beneficiary with information on how and when to file a claim on best effort basis.

DEFINITIONS

The following definitions in capitalized terms as used herein shall have the following respective meanings:

"Member" or "Beneficiary" shall mean a Permanent Resident of Singapore to whom an UOB Visa Infinite/Privilege Banking Card has been issued. For the avoidance of doubt, a Beneficiary shall also include the persons who hold a supplementary valid UOB Visa Infinite/Privilege Banking Card. It shall not include a Cardmember whose UOB Visa Infinite/Privilege Banking Card shall have been cancelled, withdrawn and or terminated.

"Family" shall mean the Member, his/her spouse and Children.

"Children" shall mean the Member's children who are under 18 years of age or under 23 years of age if still in school (proof required).

“Immediate Relative” shall mean the spouse, child(ren), brother, sister, father, or other Designated Person: mother or parents-in-law, cousins of the Beneficiary or a person designated by the Beneficiary.

“Assistance Event” shall mean any event or occurrence with respect of which a Member is entitled to receive the Assistance Service through UOB VISA INFINITE/PRIVILEGE ASSISTANCE.

“Assistance Service” shall mean any event or occurrence with respect of which a Member is entitled to receive the Assistance Services: i.e.,

- (i) Home Assistance services: an incident which immediately creates unacceptable living conditions within the home of a Member's house (including the permanent or irreplaceable loss of door keys required to gain access to the Home) occurring in Singapore and subject to the conditions and exclusions set forth herein; or
- (ii) Vehicle Assistance services: an accident or breakdown of a Member's Vehicle; occurring in Singapore or Peninsula Malaysia (excluding all islands not linked to the Peninsular Malaysia by road), and 50 km across the border of Thailand; or
- (iii) Travel and Medical Assistance services: an Illness or a Bodily Injury.

“Illness” shall mean a physical condition marked by a pathological deviation from the normal health state with its first manifestation after the Departure of the Member from his Country of Residence and during the Effective Period as certified by a doctor.

“Bodily Injury” shall mean any bodily injury caused solely and directly by an event of violent, external and visible nature which is independent of any other cause, excluding any pre-existing condition, illness, disability which existed before the Effective Date of this Agreement, as certified by a doctor.

“Pre-existing Illness” shall mean an illness with its first manifestation prior to the trip during which the Beneficiary is seeking to receive the Travel and Medical Assistance Services from UOB Visa Infinite/Privilege Banking Card.

“Regular passenger” shall mean the member who is able to be repatriated to his/her place of residence (in Singapore or overseas) by any regular means of transportation without the need for a stretcher.

“Country of Residence” shall mean Singapore.

“Medical Emergency” shall mean a serious medical situation of distress which could not be reasonably prevented and for which specific external help is required.

“Effective Period” shall mean the same period as the validity of the UOB Visa Infinite/Privilege Banking Card unless otherwise decided by UOB.

“Request for Assistance Services” shall mean any request for Assistance Services with respect to an Assistance Event by a Member or a person acting on such Member’s behalf through UOB VISA INFINITE/PRIVILEGE ASSISTANCE.

“Home” shall mean the place of residence made known to UOB VISA INFINITE/PRIVILEGE ASSISTANCE and as specified by the Member on his Membership application and shall mean the residential property owned or rented by a Member in the Country of Residence.

“Vehicle” shall mean a private car, light passenger/ cargo van, estate car or 4x4 sport utility Vehicle, registered and insured in Singapore and owned and driven by a Member, holding a valid Singaporean drivers license at the time of an incident, subject to the following:

- (i) Vehicle is not being used for motor racing, rallies, speed or duration tests of practice sessions for such events.
- (ii) Vehicle does not exceed (including any load carried) the following gross dimensions: weight – 3500kg, length – 7m, height – 3m, width – 2.25m.
- (iii) The Vehicle for which the Assistance services are required is located on a paved motorway.

“Emergency Repairs” shall mean the dispatch if the independent contractor to effect temporary and immediate repairs as authorise by UOB VISA INFINITE/PRIVILEGE ASSISTANCE.

“Pests” shall mean only the following: bees, rodents, spiders (poisonous), hornets, snakes, wasps and scorpions.

Service Provider:
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