

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Lady’s Card” (“Terms and Conditions”)

The Terms and Conditions herein governs the UOB’s Lady’s /Lady’s Platinum Card (“**Card**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore and are to be read together with and form an integral part of, the UOB Cardmembers Agreement.

Cardmembers of the Card (the “Cardmember”) will earn UNI\$, SMART\$ rebate and be entitled to benefits and privileges stated below in accordance with the Terms and Conditions 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 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. 5X UNI\$ on Overseas Shopping , Online Shopping, Departmental Store Spend and Taxi Rides

A bonus of 4X UNI\$ (“**Bonus UNI\$**”) will be awarded for every S\$5 spent on Overseas Shopping Transactions in foreign currencies, Online Shopping Transactions in foreign currencies, Departmental Store Transactions and Taxi Transactions for the relevant statement cycle subject to a minimum spend of S\$3,000 charged and a maximum spend of S\$5,000 charged to the Card and captured/posted in that relevant statement cycle. The total Bonus UNI\$ awarded to each Cardmember from qualifying spend will be capped at UNI\$4,000 for each statement cycle.

Bonus UNI\$ is awarded in addition to the existing 1X UNI\$ awarded for every S\$5 spent. Bonus UNI\$ earned by a supplementary Cardmember shall accrue to the principal Cardmember. Bonus UNI\$ earned will be credited to the principal Cardmember’s account on a monthly basis in the next statement cycle.

“**Overseas Shopping Transaction**” means credit card retail transaction made overseas in foreign currencies at any retail store worldwide that sells clothes, shoes, jewellery and bags as its main business activity.

“**Online Shopping Transaction**” means online retail transaction in foreign currencies made via shopping websites that sells clothes, shoes, jewellery and bags as its main business activity including card-not-present transactions like e-commerce/mail/phone order transactions in foreign currencies with payment gateway not in Singapore.

“**Departmental Store Transaction**” means retail transaction (as appeared in the Cardmember’s statement) made at BHG, Isetan, John Little, Marks & Spencer, Metro, OG, Robinsons, TANGS and Takashimaya in Singapore.

“**Taxi Transaction**” means transaction (as appeared in the Cardmember’s statement) for taxi rides with CityCab, Comfort, Premier, Prime, SMRT, Trans Cab and Yellow Top in Singapore.

Overseas Shopping Transaction, Online Shopping Transaction, Departmental Store Transaction and Taxi Transaction exclude card transactions that were subsequently cancelled, voided or reversed for any reason and such other transactions as may be excluded by UOB from time to time.

Overseas Shopping Transaction made overseas but effected in Singapore dollars will be treated as transactions in Singapore dollars and will earn only 1X UNI\$ for every S\$5 spent. Online Shopping

Transaction effected in Singapore dollars or in foreign currencies at merchants with payment gateway in Singapore will also earn only 1X UNI\$ for every S\$5 spent.

2. UOB Lady's LuxePay Plan

All application for the UOB Lady's LuxePay 6 or 12-month installment plan ("**Lady's LuxePay Plan**") is subject to UOB's approval. Application will only be processed subject to complete and accurate submission to UOB of all required details as shall be determined by UOB from time to time at its absolute discretion.

For a purchase transaction to be eligible to be converted into Lady's LuxePay Plan:-

- (i) such purchase transaction:-
 - (a) must be made either online at website stores or at any department stores or at any retail store worldwide that sells shoes and bags as its main business activity;
 - (b) must be paid with an existing, valid and subsisting Card;
 - (c) must be of a value of S\$500.00 or more in a single transaction that has been posted to the Cardmember's statement; and
 - (d) is within the permanent credit limit issued for that relevant Card;
- (ii) the relevant Card account must be in good standing at the time of UOB's receipt of the relevant Lady's LuxePay Plan application; and
- (iii) UOB must have received the relevant Lady's LuxePay Plan application in relation to such purchase transaction within 14 days from the Cardmember's statement in which such purchase transaction was carried out together with all the required details.

Any amount spent by way of cash advance, balance/funds transfer, Installment Payment Plan, Interest Free Loan, SmartPay, bill payment transactions, fee or interest-related transactions and transactions as UOB may determine will not be converted into Lady's LuxePay Plan. Notwithstanding anything to the contrary, the relevant Lady's LuxePay Plan application in relation to a purchase transaction referred to under paragraph 2 above must be received by UOB within 14 days of the Cardmember's statement in which such purchase transaction was carried out together with all the required details. Should Cardmember's Lady's LuxePay Plan application be rejected or received after the stipulated application period, Cardmember is liable to pay the outstanding balance of the said Card statement by the payment due date, failing which interest and finance charges shall apply.

Upon approval of Cardmember's Lady's LuxePay Plan application, Cardmember's available credit limit will be reduced by blocking out an amount equal to the total value of the purchase transactions made under both the principal Cardmember's Card and the supplementary Cardmember's Card (where applicable) which is/are converted into Lady's LuxePay Plan, but will be progressively restored upon payment(s) received from Cardmember.

Lady's LuxePay Plan installment amount shall be charged to the Cardmember's Card account indicated in the Lady's LuxePay Plan online application form or, where applicable, in the SMS application and will be reflected in that said Card monthly credit card statement.

An administrative fee of S\$100 will be levied for the processing of voluntary Card account closure, termination or early repayment of the Lady's LuxePay Plan installment amount.

UNI\$ will not be awarded for purchase transaction which has been successful converted into Lady's LuxePay Plan. Any UNI\$ which has been awarded will be reversed.

3. General

A principal or supplementary Cardmember (where applicable) is not entitled to enjoy the benefit and/or privileges stated herein if:-

- his/her Card account is suspended, cancelled, closed or terminated;
- his/her Card account is not active, valid, subsisting or in good standing or which, in UOB's opinion, is delinquent or has been unsatisfactorily conducted; or

- he/she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against her.

UOB shall not be responsible for any failure or delay in the transmission of sale transactions by MasterCard, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other parties which may result in a charge incurred made by the Cardmember being omitted during the qualifying or eligibility period or affects any Cardmember's eligibility to qualify for any of the benefits and/or privileges stated herein.

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.

UNI\$ will not be awarded for any bill (where applicable) or insurance payment; payment or donations to any charitable, religious, or social organizations; payment of funds to prepaid accounts, including top-ups for any pre-paid card; 0% Installment Payment Plans; UOB Lady's LuxePay Plans (if applicable); online money transfers; balance/funds transfers; cash advances; fees; interests; finance charges; late payment charges; annual fee charges; reversals; other financial charges; SMART\$ transactions and any other transactions that UOB may exclude from time to time without prior notice or giving any reason.

Without limiting the generality of the foregoing, the following transactions under bill payment and payment of funds to prepaid accounts will not be awarded with UNI\$:

Establishments registered under the following MCC:

- (i) 6300 Insurance Underwriting, Premiums
- (ii) 6399 Insurance – Default
- (iii) 8398 Organizations, Charitable and Social Service

Payment of funds to any of the following prepaid accounts:-

- EZLINK*
- EZ-Link*
- EZ Link*
- WWW.MYEZLINK.COM.SG
- FlashPay ATU*
- FlashPayATU*
- MB* MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL *PLUS500.COM
- PLUS500
- PLUS500UK LIMITED
- SKR*PLUS500CY LTD
- WWW.PLUS500.CO.UK
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- WWW.IGMARKETS.COM.SG
- TRANSIT LINK*
- TRANSITLINK*
- AXS Payment*
- AXSPayment*

- NETS VCASHCARD*

UOB reserves the right to amend the list above without any prior notice or giving any reason.

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 Cardmember's 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 herein without assuming any liability to any person. Cardmembers 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.

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.

The Terms and Conditions herein shall prevail in the event of any inconsistency between the Terms and Conditions herein and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein.
