

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Empire World Business Mastercard” (“Terms and Conditions”)

These Terms and Conditions govern the UOB’s Empire World Business Mastercard (“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 will earn Cash Rebate(s) or UNI\$, and be entitled to benefits and privileges stated below in accordance with these Terms and Conditions.

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.

A. Definitions

“**Cardmember**” means a Corporate CardUser or a Personal Corporate CardUser as defined in the UOB Cardmembers Agreement.

“**Cash Rebate(s)**” means the rebate earned in the month, calculated based on the minimum amount incurred on Qualified Transactions in the same month, and which are used to offset the Cardmember’s Transactions incurred in the next month.

“**Exclusions**” refers to the MCC Spend Categories or Transactions described under Clause C below.

“**Local Card Transactions**” refers to any retail transactions which are incurred in Singapore, and charged in a Singapore currency (Singapore Dollar denominated currency).

“**Overseas Card Transactions**” refers to any retail transactions which are charged in a foreign currency (non-Singapore Dollar denominated currency).

“**Qualified Transactions**” refer to any Local Card Transactions and Overseas Card Transactions, which are charged to the Cardmember’s Card during the Statement Period, and which are posted and captured in UOB’s system during the Statement Period.

“**UNI\$**” means the UNI\$ earned in the month calculated based on the value of Qualified Transactions effected daily and rounded down to the nearest UNI\$, which will accrue to the Cardmember, and can be redeemed for rewards at www.uob.com.sg/rewards.

“**Statement**” means the statements of account issued by the Bank in respect of the Card Account.

“**Statement Period**” means the time interval to which such Statement relates.

B. Cash Rebates or UNI\$ Awarding

1. For Cash Rebates or UNI\$ awarding eligibility, Cardmember will need to charge a minimum amount of S\$500 on Qualified Transactions in a Cardmember’s Card statement period.
2. The date of the Qualified Transactions for every calendar month will be determined based on transaction dates reflected on the Cardmember’s Card statement.

3. The Cash Rebates or UNI\$ earned under a Cardmember's Card statement period for the same calendar month will be credited to Cardmember's Card account in the next month's statement.

C. Exclusions

Cash Rebates or UNI\$ will not be awarded for (1) any bill (where applicable) or insurance payment; (2) payment or donations to any charitable, religious, or social organizations; (3) payment of funds to prepaid accounts, including top-ups for any prepaid card; (4) 0% Installment Payment Plans; (5) UOB Business Payment Plans (if applicable); (6) online money transfers; (7) balance/funds transfers; (8) cash advances; (9) fees,; interests, finance charges, late payment charges, annual fee charges; (10) reversals; other financial charges; (11) SMART\$ transactions; and (12) 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 Cash Rebates or UNI\$:

Establishments registered under the following MCC:

i	6513	Business Services
ii	8398, 8661	Charitable Organisations and Social Service
iii	8211, 8220, 8241, 8244, 8249, 8299	Education and Schools
iv	9211, 9222, 9311, 9399, 9402, 9405	Government Services
v	6300, 6399	Insurance Default, Underwriting, Premiums
vi	8062	Medical Services and Hospitals
vii	4111	Transportation - Others

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*	PAY*ALLANDALE RENTALS	PAY*AMANDA CRIBBS
PAY*CAREFREEGUARANTEE	PAY*CARMEL VUE	PAY*HOMEAWAY HA-J7X6Z5
PAY*HOMEAWAY HA-VQ26RC	PAY*PAYPERBOOKING	PAY*PROPDAMAGEPROTECT
PAY*RDD HA-VQ26RC	PAY*VRBO COM 616241 1	PAYA LEBAR CO
PAYPAL*		

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

D. Complimentary Airport Limousine Service

1. Each Cardmember is only entitled to two (2) complimentary one-way Airport Limousine Services (“**Airport Service(s)**”) in a calendar year.
2. An Airport Service refers to a one-way transfer to the Changi Airport in a Limo Taxi 4-seater or Limo Taxi 7-seater option via ComfortDelgro Taxi Booking Mobile Application through Masterpass.
3. Promotion codes will be issued to the Cardmembers via short message service (“SMS”) to the registered mobile number of the Cardmembers for the utilisation of the Airport Services and all promotion codes are valid from 1 January to 31 December of each calendar year.
4. Every new calendar year, Cardmembers will receive a new set of promotion codes by February.
5. New Cardmembers will receive a notification sent via SMS containing the information of the promotions codes and validity dates to the registered mobile number of the Cardmembers within 90 days from card issued date.
6. Each promotion code is valued at S\$30 and the remaining fare exceeding the voucher value will be charged to the UOB Empire World Business Mastercard Card. For the avoidance of doubt, there will be no reimbursement or refund if each Airport Service is less than S\$30.
7. Each promotion code is valid for use through ComfortDelgro Taxi Booking Mobile Application. A Masterpass account is required and the promotion code must be applied and captured before utilizing the Airport Service.
8. Promotion code(s) is not exchangeable for cash or in kind under any circumstances, and are non-refundable and non-transferable.
9. Booking fees, Advance booking fees, ERP fees, City Area surcharge, Peak Period surcharge, and Late Night charges and other applicable charges applies.
10. In the event of trip cancellation or no show by the Cardmember, the promotion code applied will be treated as utilized. There will be no reissuance of new promotion code(s).
11. No extension of expired promotion code(s) is allowed.
12. No issuance of new promotion code(s) for lost promotion codes. Cardmember may contact UOB Empire Membership Hotline at 1800 786 9888 to retrieve their promotion codes.
13. The Airport Service is subject to availability. If a Cardmember has utilised the two (2) Airport Services per calendar year, the system will prompt an error message. The limousine model is pre-determined and the Airport Service is provided at the sole discretion of UOB and/or its agents, correspondents or other third party service providers. If a Cardmember is entitled and has confirmed the booking for the Airport Service, the system will (a) assign the selected limousine to the pick-up location, and (b) will provide the limousine registration number and estimated time of arrival.

14. UOB is not the supplier of any of the goods and/or services provided by any agent, correspondent or other third party service provider and shall not in any way be liable for any goods, and/or services, the quality or performance of such goods and/or services supplied/provided by any agent, correspondent or other third party service provider supplied to the Cardmember. Notwithstanding anything herein, UOB shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by any agent, correspondent or other third party service provider. Neither UOB nor its agents, correspondents or other third party service providers will be responsible for any late pick up or extended travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause Cardmembers to arrive late or miss their flight. Cardmembers are encouraged to book their airport limousine pick up at least three (3) hours before the flight departure time to ensure sufficient time to reach the airport.

15. To redeem, kindly follow these simple steps:

Step 1	<ul style="list-style-type: none"> You will have to first register your UOB Empire World Business Mastercard at the Masterpass website (https://masterpass.com/) and download the "ComfortDelgro Taxi Booking Application" on your mobile phone. <p><i>Please note this is a one-time registration. Once you have successfully created your Masterpass Wallet, please proceed to Step 2.</i></p>
Step 2	<ul style="list-style-type: none"> Once your Masterpass wallet is successfully created, launch the "ComfortDelgro Taxi Booking" Application on your mobile phone.
Step 3	<ul style="list-style-type: none"> Select "Connect with MasterPass" under the Payment Type to pair up with your Masterpass wallet. Once paired up, you are ready to charge your taxi trips to your Masterpass account.
Step 4	<ul style="list-style-type: none"> Select your Limo Taxi 4-seater or Limo Taxi 7-seater to Singapore Changi Airport. Key in your promotion code. Proceed to book your Limo Taxi by clicking "Book"

E. General

- A Cardmember is not entitled to enjoy the Cash Rebates or UNI\$ and/or privilege 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 liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the Cash Rebates or 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 Cash Rebates or UNI\$ is awarded into such Cardmember's Card account, such Cash Rebates or UNI\$ earned shall be forfeited, or if already awarded, UOB may reclaim such Cash Rebates or UNI\$ awarded (whether by deductions to the Cardmember's Card account) and the Cardmember shall not be entitled to any compensation or

payment whatsoever. All unused Cash Rebate and UNI\$ cannot be converted to or exchanged for cash; nor be transferred or paid to any person in any manner whatsoever; nor be used to settle or pay any other liability of any person whatsoever.

4. UOB's decision on all matters relating to the Cardmember's Card account shall be final, conclusive and binding on Cardmembers.
5. 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 these Terms and Conditions herein without assuming any liability to any person. Cardmembers who continue to use the Card after such variations, amendments, additions or deletions takes effect shall be deemed to have accepted the such variations, amendments, additions or deletions without reservation.
6. 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.
7. All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. These Terms and Conditions shall prevail in the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein.

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