

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 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 and shall be for a period commencing **from 1 June 2014** until such time UOB notifies otherwise.

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 and Online Spend

A bonus of 4X UNI\$ (“**Bonus UNI\$**”) will be awarded for every S\$5 spent on Overseas Transactions and Online Transactions in foreign currencies for the relevant statement cycle subject to a minimum spend of S\$3,000 charged to the Card for Overseas Transactions and Online Transactions in foreign currencies on that relevant statement cycle and capped at a maximum of S\$5,000 (or its equivalent in a foreign currency) of Overseas Transactions and Online Transactions in foreign currencies.

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 on the applicable statement date.

“**Overseas Transaction**” means credit card transaction(s) made overseas in foreign currencies which are successfully charged to the Card and captured/posted on UOB’s systems. The Overseas Transaction excludes funds transfer, cash advances, instalment loans, fees, interests and other financial charges, card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be excluded by UOB from time to time.

“**Online Transaction**” means online transaction in foreign currencies made via internet including card-not-present transactions like e-commerce/mail/phone order transactions in foreign currencies with payment gateway not in Singapore, which are successfully charged to the Card and captured/posted on UOB’s systems. Online Transactions excludes online money transfers, fees, interests and other financial charges, card transactions that were subsequently cancelled, voided or reversed for any reason and such other transactions and categories of online merchants as may be excluded by UOB from time to time.

The benefit of all Overseas and Online Transactions charged by a supplementary Cardmember shall accrue to the principal Cardmember.

Overseas 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 Transactions 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. Complimentary Spa Treatment

Principal Cardmembers who charge at least S\$1,500 per statement cycle to their Card will be eligible for one (1) spa treatment for that relevant statement cycle (the “**Eligible Principal Cardmembers**”). Amounts charged by Supplementary Cardmembers will be taken into consideration for the minimum spend threshold stated above. Only posted transactions (including Installment Payment Plan and UOB Lady’s LuxePay Plan) within the same statement cycle will be considered. Funds transfer, cash advances, fees, interests or any other financial charges will not be considered.

Redemption of the spa treatment is limited to one (1) per Eligible Principal Cardmember per calendar month. With the receipt of a short service message (the “**SMS**”) or such other channel that UOB may decide on from time to time notifying Eligible Principal Cardmember of their eligibility after the twentieth (20th) working day of each calendar month commencing 29 July 2014 or such other date that UOB may decide on from time to time, they must access UOBLadys.com/sg to redeem the spa treatment of their choice.

Redemption of the spa treatment must be made by the Eligible Principal Cardmember on or before the last day of each calendar month following the month the SMS is sent out to Eligible Principal Cardmembers notifying them of their eligibility, otherwise it will be treated as null and void.

Upon successful redemption, a serialized redemption voucher for the spa treatment will be made available for the Eligible Principal Cardmember to print out. Eligible Principal Cardmember must **present this redemption voucher, their NRIC / Passport / Employment Pass and Card at point of redemption** of spa treatment at selected merchant.

Advance appointment must be made with the participating merchant(s) on or before the date indicated on the voucher and all appointments are subject to availability. Otherwise, it will be treated as null and void.

The spa treatment redemption voucher is not transferable or exchangeable in part or in kind for cash, credit or other goods and services. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the spa treatment with any other gift of equal or similar value selected by UOB.

UOB assumes no liability or responsibility for the acts or the defaults of the merchant or defects in the goods or services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. UOB and the participating merchant reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.

3. General

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

- her Card account is suspended, cancelled, closed or terminated;
- 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
- 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.

The total UNI\$ awarded to each Cardmember from Overseas Transaction and Online Transactions in foreign currencies is capped at UNI\$60,000 for each calendar year.

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 on cash advances, annual fees, cash advance fees, late fees, reversals/refunds, finance charges, fund transfers, payments under Installment Payment Plans, payments under UOB Lady's LuxePay Plans, SMART\$ transactions and such other transactions as UOB may from time to time stipulate.

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 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. Cardholders 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.
