

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 and shall be for a period commencing **from 27 July 2015** 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 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. 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 payment, payment of funds to prepaid accounts including top-ups for any pre-paid card, 0% Installment Payment Plans, UOB Lady's LuxePay Plans, 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 we may exclude from time to time without prior notice.

The following are the transactions under bill payment and payment of funds to prepaid accounts which will not be awarded with UNI\$:

Bill Payment

Establishments registered under the following MCC:

- 6300 Insurance Underwriting, Premiums
- 6399 Insurance - Default

Payment of Funds to Prepaid Accounts

- EZ Link transport
- EZ LINK PTE LTD (FEVO)
- EZ-LINK (IMAGINE CARD)
- EZLINK
- EZ-Link EZ-Reload (ATU)
- FlashPay ATU
- MB
- MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pts Ltd
- SKR*SKRILL.COM
- TRANSIT LINK PL
- WWW.IGMARKETS.COM.SG

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

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.
