

1. General

These terms and conditions set out herein apply to the UOB ONE Card Visa Platinum credit cards issued by the Bank (collectively the “**Cards**” and each a “**Card**”). These terms and conditions supplement, are to be read together with and form an integral part of, the prevailing UOB Cardmembers Agreement, and may be amended from time to time by the Bank in its sole and absolute discretion. Unless the context otherwise requires or the terms and conditions below expressly provide otherwise, all words and expressions defined in the prevailing UOB Cardmembers Agreement shall have the same meanings when used or referred to below. The Bank’s decision in its sole and absolute discretion 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 a Cardmember. The benefits and privileges described below may be amended, supplemented or revoked by the Bank at any time in the Bank’s sole and absolute discretion.

2. Definitions

The following terms shall have the following meanings when used in these terms and conditions.

“**Card Transactions**” means the transactions successfully charged to the Card Account by the Principal Cardmember and the Supplementary Cardmember, AND posted on the Bank’s systems, but excludes the Exclusions.

“**Exclusions**” refers to the Card Transactions described under Clause 4 below.

“**Principal Cardmember’s Transactions**” means the transactions successfully charged to the Card Account by the Principal Cardmember only; AND posted on the Bank’s systems but excludes the Exclusions.

“**Quarter**” means a period of three consecutive statement months, and where the first Quarter shall start from the date on which the Principal Cardmember is first issued a Card.

“**Quarterly Cash Rebate**” means the rebate earned in the Quarter, calculated based on the Minimum Amount incurred in the same Quarter, and which are used to offset the Principal Cardmember’s Transactions incurred in the following Quarter.

“**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.

3. Quarterly Cash Rebate

3.1. There are three tiers of Minimum Amounts. The amount of the Quarterly Cash Rebate earned will depend on which tier of the Minimum Amount is met for the Quarter.

Tier	Minimum Amount for the respective Quarter	Quarterly Cash Rebate for the respective Quarter
1	Tier 1 Minimum Amount means: (i) The Card Transaction amount as reflected in each Statement for the Quarter is at least S\$500 but less than S\$1,000 ; AND (ii) The Card is successfully used for at least 5 Card Transactions in each Statement Period within the Quarter.	Tier 1 Quarterly Cash Rebate is S\$50
2	Tier 2 Minimum Amount means: (i) The Card Transaction amount as reflected in each Statement for the Quarter is at least S\$1,000 but	Tier 2 Quarterly Cash Rebate is S\$100

Tier	Minimum Amount for the respective Quarter	Quarterly Cash Rebate for the respective Quarter
	(ii) less than S\$2,000 ; AND The Card is successfully used for at least 5 Card Transactions in each Statement Period within the Quarter.	
3	Tier 3 Minimum Amount means: (i) The Card Transaction amount as reflected in each Statement for the Quarter is at least S\$2,000 ; AND (ii) The Card is successfully used for at least 5 Card Transactions in each Statement Period within the Quarter.	Tier 3 Quarterly Cash Rebate is S\$300

“Tier 1 Minimum Amount”, “Tier 2 Minimum Amount” and “Tier 3 Minimum Amount” shall collectively be referred to as “Minimum Amounts”, and “Minimum Amount” shall refer to each or any of them.

3.2. Quarterly Cash Rebate for the **first Quarter** may be awarded on a pro-rated basis as follows:

- i) where the Minimum Amount for a Tier is only met in the third Statement for the first Quarter, then one-third of the Quarterly Cash Rebate for that respective Tier will be awarded;
- ii) where the Minimum Amount for a Tier is only met in the second and third Statements for the first Quarter, then two-thirds of the Quarterly Cash Rebate for that respective Tier will be awarded; or

For the purpose of this clause, the **first Quarter** means the period of three consecutive statement months commencing from the date on which the Principal Cardmember is first issued a Card.

For the avoidance of doubt, Quarterly Cash Rebate for any subsequent Quarter will only be awarded if the Minimum Amount is fully met for the Quarter

- 3.3. The determination of the Quarterly Cash Rebate earned and/or to be credited is at the Bank’s discretion, and the Bank may amend, or vary the required Minimum Amount.
- 3.4. Quarterly Cash Rebate earned in a Quarter will be credited to the Card Account in the next statement month following the end of that Quarter.
- 3.5. Quarterly Cash Rebate earned in a Quarter shall only be used to offset the Principal Cardmember’s Transactions incurred in the following Quarter.
- 3.6. Quarterly Cash Rebate 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.
- 3.7. The number and value of Card Transactions incurred for the Quarter will be reflected in the Statements issued for that Quarter, such Statements shall be deemed as correct and conclusive.
- 3.8. All unused Quarterly Cash Rebate will be forfeited on the earlier of:
 - (a) 2 calendar years from the last day of the Quarter which the Quarterly Cash Rebate was awarded in respect of;
 - (b) the Bank’s receipt of the Principal Cardmember’s request to terminate his Card; or
 - (c) the termination of the Principal Cardmember’s Card by the Bank for any reason whatsoever.

No payment or compensation whether in cash, credit or kind shall be made for the forfeited Quarterly Cash Rebate.

4. Exclusions

4.1. The following Card Transactions (collectively referred to as the “Exclusions”) do not qualify to earn any Quarterly Cash Rebates:-

- (a) any cash advances;
- (b) any late payment charges or interest charges on any Card;
- (c) any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card;
- (d) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by the Bank from time to time;
- (e) balance and/or funds transfers to or from the Card Account;
- (f) any credit card transaction that was subsequently cancelled, voided or reversed for any reason; any other transactions as may be prescribed by the Bank;
- (g) any payments made to government institutions and services (for example, court costs, fines, bail and bond payments, tax payment, postal services, intra-government purchases and any other government services not classified here);
- (h) any payment made to charitable/religious organizations;
- (i) monthly instalments under 0% Instalment Payment Plan and SmartPay; and
- (j) any payment of funds to any prepaid accounts including without limitation,:-
 - (i) top-ups made for any pre-paid card;
 - (ii) payment of funds to any of the following prepaid accounts – the Bank reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party.:-

- AXS Payment*
- BUS/MRT*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL * PLUS500
- PAYPAL * PLUS500.COM
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- TRANSIT LINK*
- TRANSITLINK*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- TL-ABT*