

TERMS AND CONDITIONS RELATING TO BENEFITS AND PRIVILEGES ALLOCATED TO PRIVATE BANKING CUSTOMERS

These terms and conditions apply to the benefits and privileges allocated to Private Banking customers of United Overseas Bank Limited (“**UOB**” or “**Bank**”). These terms and conditions are to be read together with the prevailing Consolidated Terms for Accounts & Services, and may be amended from time to time at the Bank’s sole discretion.

1. UOB RESERVE CARD AIR MILES SIGN-UP BONUS

- 1.1 Customers with assets under management with UOB Private Bank (“**PB AUM**”) exceeding S\$5 million and who sign up for a principal UOB Reserve Card will receive 250,000 bonus air miles.
- 1.2 Customers with PB AUM of up to S\$5 million who sign up for a principal UOB Reserve Card will receive 180,000 bonus air miles.
- 1.3 To qualify for this one-time sign-up bonus air miles promotion, the customer must have an existing relationship with United Overseas Bank Limited, Private Bank (“**Private Bank**”) when the card application is approved and must not have held a principal UOB Reserve Card.
- 1.4 Qualifying customers will receive an initial joining bonus credit of UNI\$50,000 (equivalent to 100,000 air miles) within two (2) months after the payment due date of the Principal Membership Fee charged upon approval of the application and upon successful payment of the Principal Membership Fee.
- 1.5 A one-time bonus credit of UNI\$40,000 (equivalent to 80,000 air miles) will be credited into the approved principal UOB Reserve Card account within three months from the successful approval of the application for the principal UOB Reserve Card (or such other date as UOB may determine in its sole discretion).
- 1.6 An additional bonus credit of UNI\$35,000 (equivalent to 70,000 air miles) will be credited into the approved principal UOB Reserve Card account for qualified customers with PB AUM exceeding S\$5 million within three months after the one-time bonus credit of UNI\$40,000 (equivalent to 80,000 air miles) is credited (or such other date as UOB may determine in its sole discretion).
- 1.7 Terms and conditions governing UOB Reserve Card and UOB Reserve Diamond Card apply.

2. UOB RESERVE CARD COMPLIMENTARY GOLF ROUNDS

- 2.1 Private Bank customers who are also principal UOB Reserve Cardmembers are entitled to up to ten (10) complimentary rounds of golf at either the Sentosa Golf Club or the Tanah Merah Country Club per calendar year:
 - 2.1.1 Principal UOB Reserve Cardmembers are allocated four (4) complimentary golf rounds in January of each year;
 - 2.1.2 Principal UOB Reserve Diamond Cardmembers are allocated six (6) complimentary golf rounds in January of each year;
 - 2.1.3 Principle cardmembers who are Private Bank clients will be entitled to four (4) additional complimentary golf rounds in each calendar year.
- 2.2 Unused complimentary golf rounds allocated to a customer will expire at the end (i.e. 31 December) of each calendar year.



- 2.3 Complimentary golf rounds are only applicable for golf play on weekdays, excluding public holidays. Buggy fees are not included and are payable.
- 2.4 Bookings are subject to availability. All bookings must be made at least 5 calendar days in advance including date of booking but excludes tee-off day.
- 2.5 By-laws of the respective clubs apply and must be adhered to. For detailed terms and conditions, please contact your UOB Concierge.
- 2.6 Customer agrees to indemnify the Bank against all claims, losses, expenses, damages whatsoever resulting from or in connection with the customer's use of the complimentary golf rounds, including but not limited to any damage to any golf course or property caused by the Customer while utilising the complimentary golf rounds.

3. UOB RESERVE CARD COMPLIMENTARY LIMOUSINE TRANSFER

- 3.1 Private Bank customers who are also principal UOB Reserve Cardmembers are entitled to up to six (6) complimentary one-way limousine transfers ("Limo Transfer Entitlement") per calendar year, comprising of:
 - 3.1.1 Principal UOB Reserve Cardmembers are allocated four (4) complimentary limousine transfers in January of each year.
 - 3.1.2 Principal UOB Reserve Cardmembers who are Private Bank clients will be entitled to two (2) additional complimentary limousine transfers in each calendar year.
- 3.2 For avoidance of doubt, a principal Cardmember cannot bring forward their entitlement for the year.
- 3.3 The Limo Transfer Entitlement is non-transferable and the principal Cardmember must be one of the passengers during the use of the Limo Transfer Entitlement.
- 3.4 Each limousine transfer is for up to four (4) persons.
- 3.5 All bookings must be made at least 48 hours before the desired pick-up time. Bookings are subject to confirmation. An email confirmation will be sent within 24 hours to the principal Cardmember if booking is successful.
- 3.6 In order to utilise the Limo Transfer Entitlement, a principal Cardmember:
 - 3.6.1 can make a limousine transfer booking for a ride to and/or from:
 - 3.6.1.1 to and/or from Singapore Changi Airport;
 - 3.6.1.2 yacht with Valencia Yachts via UOB Reserve Concierge;
 - 3.6.1.3 dinner reservations under the Reserve Dining and the Complimentary Aperitifs via UOB Reserve Concierge; and/or
 - 3.6.1.4 cruise / staycations bookings via UOB Travel Concierge
 - 3.6.2 must make payment of the abovementioned bookings / reservations to their Card; and
 - 3.6.3 will be required to provide the necessary booking details via UOB Reserve Concierge with the designated limousine service provider, with his/her registered name, email address, and mobile number for verification purposes.
- 3.7 Cardmembers will be liable for the cost of limousine transfers booked beyond the annual entitlement and on Cardmembers' own accord with UOB Reserve Concierge. The costs of such limousine transfers are indicated in the table below. Cardmembers also have to pay for any tax and late-night charges that may be applicable to such limousine transfers.
- 3.8 Applicable cost per limousine transfer
 - 3.8.1 Departure / Point-to-point
 - 3.8.1.1 MPV: S\$65 (S\$70.85 nett)



- 3.8.1.2 Merc E Class: \$75 (S\$81.75 nett)
 - 3.8.2 Arrival
 - 3.8.2.1 MPV: S\$75 (S\$81.75 nett)
 - 3.8.2.2 Merc E Class: S\$85 (S\$92.65 nett)
 - 3.9 By booking via the designated limousine service provider, Cardmember consents to releasing his/her Card details to the designated limousine service provider to be charged the applicable charges / surcharges where necessary.
 - 3.10 The designated limousine model is a Mercedes Benz – E Class, Toyota Alphard or Toyota Vellfire – MPV, subject to change without prior notice. The limousine model is pre-determined and at the sole discretion of UOB and/or its agents, contractors or representatives.
 - 3.11 Pick-up details and requirements are to be correctly mentioned during the booking process. Incomplete, incorrect information or last-minute changes may result in the inability to provide the transfer. Additional requirements which may include, but not limited to, additional pick-up points, additional luggage and/ or additional passengers will be subject to additional charges to be paid by the Cardmember.
 - 3.12 The following fees and charges will be levied by the limousine service provider onto the principal Cardmember's Card, should these scenarios occur:
 - (a) Cancellation/Amendment: Any cancellation or amendment submitted within 24 hours prior to the arranged transfer;
 - (b) No Show: 'no show' is defined as the Cardmember failing to show up for an arranged transfer. The waiting time shall be limited to 90 minutes, beyond which, it will be treated as a 'no show';
- For avoidance of doubt, cancellations and amendments (less than 24 hours before the scheduled pickup time), and 'no show' will be treated as a deduction of one (1) entitlement, if the Cardmember has qualifying entitlements in the year to deduct. Cardmembers will not need to bear the full charge if an entitlement is deducted. However, if Cardmembers have no qualified entitlements to deduct, Cardmembers will be charged the full cost of the applicable limousine transfer, including any applicable surcharges.
- (c) Additional stop: The limousine transfer does not include any additional stops. Requests for any additional stops must be made during the booking of the limousine transfer and such requests are subject to an additional charge of S\$20 (subject to prevailing GST charges) for each additional stop;
 - (d) Waiting time: A surcharge of S\$20.50 nett is payable for every 15 minutes block of waiting time. Should passenger not be present for pick-up after 90 minutes of waiting time from the agreed pick-up time, the driver will depart from the location and the transfer will be treated as a "no-show";
 - (e) Child/Booster seats: Cardmembers with an accompanying child that is below 1.35m in height would need to travel with child restraints or booster seats. Cardmembers are allowed to bring their own seats or it can be rented at S\$16.35 nett per seat based on availability.
- 3.13 UOB will not be liable for a driver's no show or vehicle breakdown. Neither UOB nor its agents will be responsible for any late pick up or long travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions).

4. UOB RESERVE CARD COMPLIMENTARY SECOND NIGHT HOTEL STAY

4.1



- 4.1.1 Private Bank customers who are also principal UOB Reserve Cardmembers shall be entitled to two (2) complimentary nights per calendar year, with one (1) complimentary night entitlement per stay for each half-year period (1 Jan to 30 Jun; 1 Jul to 31 Dec), capped at S\$400 per night stay booked with no black-out dates, with every two (2) consecutive nights booked at any hotel worldwide through UOB Travel Planners ("UOB Travel Planners" is operated as a subsidiary of UOB). For the avoidance of doubt, any unutilised entitlement shall not carry over to the next half-year period.
- 4.1.2 Private Bank customers who are also principal UOB Reserve Diamond Cardmembers shall be entitled to six (6) complimentary nights per calendar year. Each complimentary night is capped at S\$400 per night and requires two (2) consecutive nights booked with no black-out dates at any hotel worldwide through UOB Travel Planners. The six (6) complimentary nights per calendar year are awarded based on the following terms:
- (i) One (1) complimentary night per stay per calendar quarter (as set out in Clause 4.7 below). This quarterly privilege is extended at all principal UOB Reserve Diamond Cardmembers.
 - (ii) One (1) complimentary night entitlement per stay for 1st quarter of the calendar year (1 Jan – 31 Mar). This privilege is only extended to Private Bank customers who are principal UOB Reserve Diamond Cardmembers.
 - (iii) One (1) complimentary night entitlement per stay for 3rd quarter of the calendar year (1 Jul – 30 Sep). This privilege is only extended to Private Bank customers who are principal UOB Reserve Diamond Cardmembers.
- For the avoidance of doubt,
- (i) any unutilised entitlement shall not carry over to the next calendar quarter; and
 - (ii) Private Bank customers who are also principal UOB Reserve Diamond Cardmembers are entitled to two (2) complimentary nights in 1st and 3rd quarters of the calendar year respectively, and one (1) complimentary night in 2nd and 4th quarters of the calendar year respectively.
- 4.2 Bookings made through other methods such as travel agents, websites, or directly with a hotel shall not qualify.
- 4.3 For the avoidance of doubt, a Cardmember cannot bring forward their entitlement for the quarter and/or year, where applicable. Any unutilised amount of the Complimentary Night Entitlement shall be forfeited, and shall not be refunded in cash or kind, nor brought forward to the next calendar quarter or to the next half-year period.
- 4.4 To receive the Complimentary Night Entitlement, each Cardmember must: (a) book a reservation in the principal Cardmember's name for a minimum consecutive two-night stay by contacting UOB Travel Planners at 6302 5503 at least 48 hours before the day of check-in and booking made directly with UOB Travel Planners; (b) successfully charge the first night stay to the principal Cardmember's Reserve or Reserve Diamond Card and the transaction successfully posted on the Bank's system within the calendar quarter; and (c) be limited to one room per stay at the same hotel for the entire period of the reservation and shall not include back-to-back stays in the same city.
- 4.5 The Cardmember shall be charged the balance total cost of the stay by UOB Travel Planners. Upfront payment in full is required at the time of booking and shall be charged to the Cardmember's Reserve or Reserve Diamond Card. Payment in full is defined as pre-payment for the total of all consecutive nights. Hotel imposed fees, including dining or resort fees, and incidental guest charges shall be the Cardmember's responsibility.



- 4.6 If the reservation is cancelled, changed, or check-out occurs before the second night, the benefit night shall be forfeited and shall have no cash or credit value.
- 4.7 The calendar quarter for Reserve Diamond cardholders is defined as:
 - 4.7.1 1st quarter: From 1 January to 31 March
 - 4.7.2 2nd quarter: From 1 April to 30 June
 - 4.7.3 3rd quarter: From 1 July to 30 September
 - 4.7.4 4th quarter: From 1 October to 31 December
- 4.8 Should the terms and conditions not be met, Cardmembers shall be liable for the cost of any hotel(s) booked on Cardmembers' own accord with UOB Travel Planners.
- 4.9 The Complimentary Night Entitlement shall not be used in conjunction with other promotions, offers, and discounts, including complimentary stays given by the hotel/property of choice, or the use of corporate code discounts.
- 4.10 Full board room stays or any packaged rates, such as air and hotel, hotel and car rental, hotel and meals shall not qualify for this benefit.

5. UOB TRAVEL AIRPORT LIMOUSINE TRANSFERS

- 5.1 Customers with PB AUM exceeding S\$5 million will be entitled to a complimentary one-way airport limousine transfer ("**Complimentary Limousine Transfer**") from any participating airport as set out in Clause 5.2 below ("**Participating Airport**") upon completing and making payment for a booking with UOB Travel with a minimum spend of S\$5,000 in a single transaction.
- 5.2 The Participating Airports are as follows, and may be subject to change at the Bank's discretion without prior notice:
 - 5.2.1 Kuala Lumpur International Airport, Malaysia
 - 5.2.2 Suvarnabhumi Airport, Thailand
 - 5.2.3 Tan Son Nhat International Airport, Vietnam
 - 5.2.4 Changi Airport, Singapore
 - 5.2.5 Soekarno Hatta International Airport, Jakarta
 - 5.2.6 Hong Kong International Airport, Hong Kong
- 5.3 Qualifying customers may redeem up to a total of eight (8) Complimentary Limousine Transfers per calendar year.
- 5.4 Unused Complimentary Limousine Transfers allocated to a customer will expire at the end (i.e. 31 December) of the relevant calendar year and will not be carried forward.
- 5.5 Each Complimentary Limousine Transfer is for up to four (4) persons and four (4) pieces of luggage.
- 5.6 To utilise a Complimentary Limousine Transfer, please make a booking with the UOB Travel and provide the necessary details to facilitate booking. All bookings must be made at least 48 hours before the desired pick-up time. Bookings are subject to availability and confirmation. An email confirmation will be sent within 24 hours to the client if booking is successful.
- 5.7 Pick-up details and any special requirements are to be provided during the booking process. Incomplete, incorrect information or last-minute changes may result in the inability to provide the Complimentary Limousine Transfer.
- 5.8 Special or additional requirements (including but not limited to additional stops, additional luggage or additional passengers, late-night/early morning pick-ups, waiting time, etc.) may be subject to additional charges, to be borne by the customer.



- 5.9 Children below 1.35m in height will need to travel with child restraints or booster seats. Customers may bring their own or may rent one from the limousine service provider for an additional fee, subject to availability. For children aged 0-3 years and 4-9 years, a baby and child seat are required respectively.
- 5.10 Any cancellation or amendment to the booking is to be submitted at least 24 hours before the scheduled pick-up time, failing which it will be treated as a 'no show' by the customer.
- 5.11 A "no show" occurs when the customer does not show up for an arranged transfer after a waiting time of up to 60 minutes from the scheduled pick-up time.
- 5.12 In the event of a "no show", one (1) Complimentary Limousine Transfer will be deducted from the customer's entitlement. If the customer has no entitlements remaining, the full charge in respect of the trip and any applicable additional charges or surcharges will be charged to the customer's account.
- 5.13 By making a booking, the customer consents to releasing his/her details (including card details) to the designated limousine service provider to facilitate the transfer and for his/her card to be charged any applicable charges and/or surcharges.
- 5.14 The limousine model is determined at the sole and absolute discretion of the Bank and/or its service providers.
- 5.15 The Bank shall not be liable for any delays or inability to provide such transfer services due to unforeseen circumstances including but not limited to weather, road and traffic conditions, vehicle breakdowns, etc.

6. UOB TRAVEL ACCELERATED MILES PROGRAM

- 6.1 Customers with PB AUM of more than S\$5 million who are principal UOB Reserve or UOB Visa Infinite Metal Cardholders will be eligible for accelerated air miles under the UOB Travel Concierge Accelerated Miles program.
- 6.2 Qualifying customers will receive additional miles on qualifying transactions as follows:
 - 6.2.1 5 miles per S\$1 spent on cruises or land tours booked with UOB Travel Planners Pte. Ltd.; and
 - 6.2.2 10 miles per S\$1 spent on customised land tours, booked with UOB Travel Planners Pte. Ltd
- 6.3 Terms and conditions governing the UOB Travel Concierge Accelerated Miles Program apply. For further details, please refer to <https://www.uobtravel.com/assets/web-resources/uobtravel/pdf/vacations/promotions/amp-terms-and-conditions.pdf>.

7. UOB TRAVEL COMPLIMENTARY UPGRADE TO GHA DISCOVERY TITANIUM STATUS

- 7.1 Customers with PB AUM exceeding S\$2 million are entitled to redeem, via UOB Travel, a complimentary upgrade to GHA Discovery Titanium status and enjoy the benefits and rewards under the GHA Discovery Titanium programme.
- 7.2 Terms and conditions of the GHA Discovery Titanium programme apply.

8. UOB TRAVEL PERSONALISED SHOPPING

- 8.1 Customers with PB AUM exceeding S\$2 million are entitled to redeem, via UOB Travel, personal shopper services and exclusive discounts for designer brands at Printemps, The Bicester Collection, McArthurGlen and/or El Corte Ingles.



- 8.2 If Printemps is selected, customer will be entitled to the following:
- 8.2.1 private transfers and personal shopper services, subject to applicable charges;
 - 8.2.2 additional 5% discount for purchases successfully charged to customer's UOB credit or debit card issued by UOB in Singapore;
 - 8.2.3 up to a 16.6% tax refund for purchases; and/or
 - 8.2.4 complimentary butler service and airport transfers, subject to a minimum spend of €30,000.
- 8.3 If The Bicester Collection is selected, customer will be entitled to the following:
- 8.3.1 10% savings on purchases made at participating boutiques and/or restaurants;
 - 8.3.2 complimentary access to the villages' private suites, subject to availability;
 - 8.3.3 complimentary hands-free shopping; and/or
 - 8.3.4 access to frequent flyer rewards.
- 8.4 If El Corte Ingles is selected, customer will be entitled to the following at El Corte Ingles Castellana in Madrid and El Corte Ingles Diagonal in Barcelona:
- 8.4.1 a 10% reward card;
 - 8.4.2 an invitation to enjoy a complimentary drink and a complimentary Spanish tapa;
 - 8.4.3 an instant tax refund of up to 15.7%;
 - 8.4.4 complimentary access to VIP or personal shopper lounge, by appointment only;
 - 8.4.5 complimentary concierge or personal shopper services, by appointment only; and/or
 - 8.4.6 an additional 15% tax refund on the total tax amount for purchases made at El Corte Ingles Castellana in Madrid.
- 8.5 If McArthurGlen is selected, customer will be entitled to the following:
- 8.5.1 a 10% discount card for use in participating boutiques;
 - 8.5.2 a €5 meal voucher; and/or
 - 8.5.3 a €35 voucher for a one-way car transfer to selected McArthurGlen outlets. Booking must be made by appointment only.

9. UOB TRAVEL COMPLIMENTARY ROOM UPGRADE

- 9.1 Subject to 9.3 below, customers with PB AUM exceeding S\$2 million are entitled to the following entitlements when they make bookings via UOB Travel to stay at any of the partner hotels set out in Clause 9.2 below:
- 9.1.1 receive up to 5 miles per S\$1 on bookings successfully charged to customer's UOB credit or debit card issued by UOB in Singapore;
 - 9.1.2 a complimentary room upgrade upon arrival at the partner hotel, subject to room availability;
 - 9.1.3 complimentary daily breakfast for two persons; and/or
 - 9.1.4 early check-in and late check-out, subject to room availability.
- 9.2 The list of partner hotels is as follow and this list is subject to change and will be advised by UOB Travel:
- Accor
 - Design Hotels
 - Hyatt
 - Jumeriah
 - Mandarin Oriental
 - Pan Pacific
 - Shangri La
 - The Peninsula
 - Anantara
 - Hilton
 - IHG
 - Langham
 - Marriott
 - Preferred Hotels and Resorts
 - Small Luxury Hotels of the World
 - The Leading Hotels of the World
- 9.3 With respect to the entitlements set out in Clause 9.1 above, the actual entitlements will depend on the partner hotel and will be advised by UOB Travel.



10. DINING PROMOTION AND OFFERS

- 10.1 Dining promotions and offers available to UOB Private Banking customers are set out at go.uob.com/pb-dining.
- 10.2 Each dining promotion or offer cannot be transferred and is not exchangeable for cash or other items and cannot be used in conjunction with any other offers, discounts, privileges, promotions, vouchers or purchase of gift certificates, set menus, special menus, or membership privileges, unless otherwise stated. The Bank and the participating merchants reserves the right, at their discretion, to replace or substitute the items or services offered with any other item or service of equal or similar value.
- 10.3 Each dining promotion or offer, where applicable, is in Singapore Dollars unless otherwise stated.
- 10.4 Each dining promotion or offer may be subject to prevailing government taxes and service charges where applicable. Where a minimum spending requirement applies, the minimum spending amount does not include taxes and service charges, unless otherwise stated.
- 10.5 Any promotion or offer not utilised before the expiry date will be forfeited. No payment or compensation, whether in cash, credit or in kind, shall be made for any forfeited, expired or unutilised promotion or offer. If the customer changes or cancels any reservation or does not turn up at the reserved time slot, the customer shall be subject to the participating merchant's cancellation and no-show policy and will be responsible for any fees and charges imposed by the participating merchant in relation to such change, cancellation or no-show.
- 10.6 Utilisation of any dining promotion or offer shall be at the customer's own risk. The Bank shall not be liable for any loss, injury, claims, costs, expenses and/or damages incurred or suffered by the customer and/or the customer's guests in connection with the utilisation of any dining promotion or offer, howsoever arising, including but not limited to (i) any error, malfunction, defect, failure, delay, breakdown in hardware or software, lack of network connection, which may affect the customer's utilisation of any dining promotion or offer; and (ii) the quality or performance of the goods and services offered or any acts or omissions of the participating merchants in connection with the dining promotions or offers.
- 10.7 The Bank is not an agent or principal of the participating merchant. Any dispute about the service standard or quality shall be resolved directly with the participating merchant. The Bank makes no representation or warranty as to the quality or performance of the goods and services provided by the participating merchants in connection with the dining promotions and offers. The participating merchant may impose terms and conditions for the utilisation and redemption of the dining promotions and offers.
- 10.8 The Bank and the participating merchants each reserves the right to vary or amend the available dining promotions and offers and/or the applicable terms and conditions at their discretion without prior notice and without liability to any party. No communication or appeal will be entertained and no compensation or payment will be made.

11. GASTRONOMIC EXPERIENCE

- 11.1 This benefit is available to select Private Bank customers, by invitation only.
- 11.2 Selected Private Bank customers will be invited to a complimentary 1-Michelin Star dining experience for two, curated exclusively for UOB Private Bank customers.



- 11.3 Eligible customers may choose from a list of participating restaurants, which are currently as follows:
- 11.3.1 Ginza Sushi Ichi (Japanese – Omakase)
 - 11.3.2 Seroja (Malaysian – Contemporary)
 - 11.3.3 Poise (European - Contemporary)
 - 11.3.4 Shisen Hanten (Cantonese – Sichuan)
- 11.4 The list of participating restaurants is subject to change. Each participating restaurant offers a fixed menu for the dining experience, which may be subject to change from time to time without notice.
- 11.5 Any dietary restrictions must be highlighted during reservation. While the participating restaurants will try their best to accommodate dietary requirements, there is no guarantee that all requests can be met.

12. EXCLUSIVE ACCESS TO SERVICES AT RAFFLES MEDICAL GROUP

- 12.1 This benefit is available to select Private Bank customers, by invitation only.
- 12.2 Selected Private Bank customers will be entitled to medical services and benefits provided by the Raffles Medical Group (“RMG”), a third party medical services provider, including medical concierge service; access to specialists in the RMG network; complimentary health screening packages once a year; designated parking lots and drop off points at Level 3 of Raffles Hospital; dedicated medical consultants; Fast Lane access to all services; team-based care; review and planning of health and wellness programme; overseas members’ support; personal aerobridge service; health talks and events held quarterly at the Raffles Solitaire Lounge Health, etc..
- 12.3 The types of medical services and benefits available are subject to change without notice.
- 12.4 Services provided by RMG are subject to additional terms and conditions imposed by RMG. For the full terms and conditions, please contact your UOB Concierge.
- 12.5 Customer shall be fully responsible for any fees and charges incurred by the customer with RMG for goods and services requested by the customer from RMG.

13. PRIVATE BANK LIFESTYLE ECARD

- 13.1 All Private Bank customers are invited to accept the email invitation to download and activate the Private Bank Lifestyle eCard (“**PB eCard**”) onto the customer’s Google Wallet or Apple Wallet.
- 13.2 Upon activation, the PB eCard will enable Private Bank customers to identify themselves as clients of UOB Private Bank for use at participating merchants to redeem benefits, offers and discounts available to Private Bank customers.
- 13.3 The PB eCard is renewable on an annual basis subject to the eligibility of the customer.
- 13.4 The Bank shall not be liable for any loss, claims, costs, expenses and/or damages incurred or suffered by the customer in connection with the use of the PB eCard, howsoever arising, including but not limited to (i) any error, malfunction, defect, failure, delay, breakdown in hardware or software, lack of network connection which may affect the customer’s use of the PB eCard and the redemption of benefits, offers and discounts available to Private Bank customers; and (ii) the quality or performance of the goods and services offered or provided or any acts or omissions of the PB eCard service provider or participating merchants in connection with the use of the PB eCard.



14. GENERAL

- 14.1 The Bank may, at any time and in its sole and absolute discretion, amend, supplement, suspend, cancel or revoke any of the benefits and/or privileges, without giving prior notice or reason or assuming any liability to any person.
- 14.2 The Bank 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.
- 14.3 The Bank's decision on all matters relating to the benefits and/or privileges allocated to a Private Bank customer shall be final, conclusive and binding on the customer.
- 14.4 The services and products relating to the Private Bank customer benefits and privileges are supplied by third party merchants and/or suppliers. The Bank is not an agent of such third party merchants and/or suppliers. Accordingly, the Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the services and products and the Bank assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance thereof or defects in such services and products. Any dispute regarding the services and products is to be resolved directly with the merchant and/or supplier.
- 14.5 Without prejudice and in addition to any other consent the customer has already provided to the Bank and any right of the Bank under applicable laws, the customer consents to the collection, use and disclosure of all information and particulars (including personal data) relating to the customer by the Bank to the necessary third parties for the purposes of enabling the Bank and/or the third parties to provide the services and products relating to the benefits and privileges to the customer.
- 14.6 These terms and conditions shall be governed by the laws of the Republic of Singapore and customers are deemed to have agreed to submit to the exclusive jurisdiction of the Singapore courts.
- 14.7 A person who is not a party to these terms and conditions and/or any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement or any of these terms and conditions.
- 14.8 All information is correct at the time of publishing and the Bank makes no representation or warranty whether expressed or implied and accepts no responsibility or liability for its completeness or accuracy.

