

## Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Commercial MasterCard Cards” (“Terms and Conditions”)

The Terms and Conditions herein governs the UOB Commercial MasterCard Cards (“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.

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 UOB Commercial MasterCard Cards (“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.

### General – Rebates/UNI\$ Awarding

Rebates/UNI\$ will not be awarded for any bill (where applicable) or insurance payment; payment or donations to any charitable, religious, or social organizations; payment of funds to prepaid accounts, including top-ups for any prepaid card; 0% Installment Payment Plans; UOB Business Payment Plans (if applicable); 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 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 rebates/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\*PAYERBOOKING
- 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.

To earn rebates/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 rebates/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 rebates/UNI\$ is awarded into such Cardmember's Card account, such rebates/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.