

TERMS AND CONDITIONS GOVERNING KRISFLYER UNITED OVERSEAS BANK LIMITED (“UOB”) DEBIT CARD AND KRISFLYER UOB ACCOUNTS AND SERVICES

This document sets out the general terms and conditions governing the KrisFlyer UOB Debit Card issued by us and KrisFlyer UOB Account which we may provide to you from time to time. These terms and conditions are binding on you therefore it is important that you read and understand this document. Please refer to Clause 11 (*Definitions*) for the definitions of some of the words used in this document.

By applying for or using the KrisFlyer UOB Debit Card and KrisFlyer UOB Account, you commit yourself to comply with all of the terms and conditions set out herein (“**these Terms**”). You are deemed to have already read, understood and accepted every Term.

These Terms supplement, are additional to and are to be read together with:-

- (a) our UOB Debit Cardmember Agreement;
- (b) our Terms and Conditions Governing Accounts and Services (Individual Customers);
- (c) the terms and conditions for the KrisFlyer UOB Account found on our application form;
- (d) the terms and conditions governing the specific product or service offered by us alone or by us together with third parties; and
- (e) the terms and conditions of any other document or agreement governing your relationship with us.

(a) to (e) above are collectively known as the “**Other Terms**”.

If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall prevail over the Other Terms to the extent necessary to give effect to these Terms.

Enhanced Card Benefits (WEF 22 April 2021)

With effect from 22 April 2021, Cardmembers will be able to enjoy the following enhanced Card benefits:

- 1. [S\\$12 off With Love, SG on KrisShop](#)
- 2. [Complimentary KrisFlyer miles validity extension](#)
- 3. [GrabFood rebate](#)

KRISFLYER UOB DEBIT CARD

1. KrisFlyer miles

- 1.1 As a KrisFlyer UOB Debit Cardmember, you will earn KrisFlyer miles for all qualifying spend on your KrisFlyer UOB Debit Card (“**Card**”) in accordance with these terms and conditions.

- 1.2 KrisFlyer miles earned will be calculated at the end of each calendar month and will be automatically credited to your KrisFlyer membership account maintained with Singapore Airlines. KrisFlyer miles are solely for your benefit and will only be credited to your own individual KrisFlyer membership account bearing your own name.
- 1.3 You will earn base KrisFlyer miles ("**Base Miles**") for Eligible Transactions successfully charged to your Card in a calendar month ("**Condition**"). A transaction is successfully charged if it has been posted in your statement within a calendar month. Where your KrisFlyer UOB Account is the default account linked to Mighty FX and you have allowed transactions in foreign currencies supported by Mighty FX to be debited from your corresponding Mighty FX foreign currency account, such transactions other than Offshore Renminbi (CNH) charged to your Card will be debited from the corresponding Mighty FX foreign currency account provided that there is sufficient foreign currency balance in it, and your spending in the supported foreign currencies will be converted to Singapore Dollars at a rate we determine and count towards fulfilment of the Condition.

Exclusion

- 1.4 KrisFlyer miles will not be awarded for NETS and NETS-related transactions, 0% Installment Payment Plans, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, transactions relating to top-ups of any pre-paid card and brokerage / securities, any gambling related transactions, any trading transactions (including but not limited to websites for trading of shares and cryptocurrency), other financial charges and any other transactions we may exclude from time to time without prior notice.
- 1.5 KrisFlyer miles will not be awarded for the following Merchant Transaction Codes:

Merchant Transaction Code (MCC)	Description
4829	Wire Transfer / Remittance
5199	Nondurable Goods (wef 16 Mar 2020)
6012	Member Financial Institution – Merchandise and Services
6050	Quasi Cash – Financial Institutions, Merchandise and Services (wef 16 Mar 2020)
6051	Quasi Cash – Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities – Brokers and Dealers
6513	Real Estate Agents & Managers – Rentals (wef 16 Mar 2020)
6529	Quasi Cash – Remote Stored Value Load-Financial Institute Rentals (wef 16 Mar 2020)
6530	Quasi Cash-Remote Stored Value Load – Merchant Rentals (wef 16 Mar 2020)
6534	Quasi Cash – Remote Money Transfers (wef 16 Mar 2020)
6540	Stored Value Card Purchase/Load

7349	Clean/Maint/Janitorial Serv aka Property Management (wef 16 Mar 2020)
7511	Quasi Cash – Truck Stop Trxns (wef 16 Mar 2020)
7523	Automobile Parking Lots and Garages (wef 1 Feb 2021)
7801	Government-Licensed Casinos (Online or Internet Gambling)
7995	Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services – Not Elsewhere Classified
8651	Organizations, Political

You will also not earn KrisFlyer miles for payment of funds to pre-paid accounts and transactions with the following transaction descriptions:

<ul style="list-style-type: none"> • AXS* • BANCDEBINARY.COM • BANC DE BINARY • CITY INDEX* • EZLINK* • EZ Link* • EZ-LINK* • EZ LINK PTE LTD (FEVO) • EZLINKS.COM • FlashPay ATU • MB * MONEYBOOKERS.COM • OANDAASIAPA • OANDA ASIA PAC 	<ul style="list-style-type: none"> • PAYPAL* • PLUS500 • PLUS500UK LIMITED • Saxo Cap Mkts Pte Ltd • SKR*SKRILL.COM • TRANSIT LINK* • TRANSITLINK* • WWW.IGMARKETS.COM.SG • WWW.MYEZLINK.COM.SG • WWW.PLUS500.CO.UK • SKYFX.COM • SKR*PLUS500CY LTD • SKR*xglobalmarkets.com
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- 1.6 We reserve the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the above lists of transactions which KrisFlyer miles will not be awarded for, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.

Crediting of KrisFlyer Miles

- 1.7 You will earn KrisFlyer miles for every S\$5.00 of the monthly sum of your Eligible Transactions.

- 1.8 Any calculation or determination by us of the amount of KrisFlyer miles to be awarded, is in the absence of manifest error, final and conclusive evidence of the matters to which it relates.
- 1.9 KrisFlyer miles earned will be reflected in the monthly Card or Account statement.
- 1.10 KrisFlyer miles earned cannot be:
- (i) converted to or exchanged for cash;
 - (ii) transferred or paid to any person in any manner whatsoever; or
 - (iii) used to settle or pay any other liability of any person whatsoever.
- 1.11 Once KrisFlyer miles are credited to your KrisFlyer membership account, they are governed by the terms and conditions of the KrisFlyer programme. Redemption and use of KrisFlyer miles through KrisFlyer programme are governed by the terms and conditions of the KrisFlyer Programme.

Membership of KrisFlyer Programme

- 1.12 To earn KrisFlyer miles, you must be a member of the KrisFlyer programme. Participation in the KrisFlyer programme is subject to the KrisFlyer terms and conditions. The latest KrisFlyer terms and conditions is available at singaporeair.com

2. Welcome Miles

With effect from 1 July 2019, new first time applicants of the KrisFlyer UOB Debit Card who are approved as Cardmembers on or after 1 July 2019 will receive 1,000 KrisFlyer miles (the “**Welcome Miles**”) when a single Eligible Transaction of at least Singapore Five Dollars (S\$5.00) is successfully charged to his/her KrisFlyer UOB Debit Card.

The Welcome Miles will be automatically credited directly into the eligible Cardmember’s KrisFlyer membership account linked to his/her KrisFlyer UOB Debit Card in the following month after such Eligible Transaction is made.

Only new first time applicants of the KrisFlyer UOB Debit Card who are approved as Cardmembers on or after 1 July 2019 are eligible for the Welcome Miles. All other persons (including existing Cardmembers who were approved as Cardmembers before 1 July 2019 and former Cardmembers who have cancelled their KrisFlyer UOB Debit Card) will not be eligible for the Welcome Miles.

KRISFLYER UOB ACCOUNT

3. Account and Services

- 3.1 The KrisFlyer UOB Account is denominated in Singapore Dollar.

- 3.2 The periodic statements of account will be made available to accountholder of KrisFlyer UOB Account via electronic means. Unless you have opted for statements of account to be made available by post, no statement will be sent by post.
- 3.3 The KrisFlyer UOB Account can be opened singly or jointly. You can maintain only one KrisFlyer UOB Account as a primary account holder at any time. If we become aware that you are holding more than one KrisFlyer UOB Account as a primary account holder, whether singly or jointly, we reserve the right in our sole discretion to close and terminate any additional KrisFlyer UOB Account. A primary account holder is the person listed as the main applicant in the KrisFlyer UOB Account application.
- 3.4 You will be provided with a Card which is linked to your KrisFlyer UOB Account.
- 3.5 Interest is payable on the balance in your KrisFlyer UOB Account and, where applicable, your Mighty FX foreign currency accounts linked to your KrisFlyer UOB Account. Please refer to www.uob.com.sg/KrisFlyerUOB for the interest schedule.
- 3.6 Interest payable accrues daily and is calculated based on each day-end balance, and is credited at the end of each calendar month. For Mighty FX foreign currency accounts linked to your KrisFlyer UOB Account, interest payable will be in the currency denomination of the relevant Mighty FX foreign currency account.
- 3.7 If you fulfill the Condition in clause 1.3 AND maintain the minimum required Monthly Average Balance in your KrisFlyer UOB Account (where you are the primary account holder), you will also earn bonus KrisFlyer Miles for Eligible Transactions based on credit balances held in your KrisFlyer UOB Account ("**Bonus Miles**"), which is issued to the primary account holder as the main Cardmember.
- 3.8 The Eligible Transactions refer to eligible spend on the KrisFlyer UOB Debit Card, KrisFlyer UOB Credit Card and other Eligible Cards.
- 3.9 If the requirements are not met for any calendar month, you will not receive any Bonus Miles for that calendar month. Where your KrisFlyer UOB Account is the default account linked to Mighty FX, the balance amounts in your Mighty FX foreign currency accounts will be converted to Singapore Dollars at a rate we determine and count towards the requisite Monthly Average Balance for qualification for Bonus Miles.
- 3.10 Where your KrisFlyer UOB Account is the default account linked to Mighty FX and you are the primary account holder, you will earn miles at a rate we determine for conversions of Singapore Dollars in your KrisFlyer UOB Account to a foreign currency supported by Mighty FX in your relevant Mighty FX foreign currency accounts ("**Conversion Miles**"). You will only be awarded Conversion Miles for the first 4 conversions in a calendar year, where each conversion shall be a minimum amount of S\$1,000 or an equivalent amount. The prevailing

payout rate and/or eligibility requirements for Conversion Miles are available at uob.com.sg/KrisFlyerUOB.

- 3.11 The amount of Bonus Miles that may be earned and awarded to you is subject to a cap on the Monthly Average Balance in your KrisFlyer UOB Account for that particular month.
- 3.12 Only salary credit transactions of a minimum required sum into your KrisFlyer UOB Account made via GIRO reflected as "SALA" and/or such other transactions codes which we determine, will be considered a successful salary credit. Any other forms of salary credit will not qualify.
- 3.13 In the event that you hold more than one KrisFlyer UOB Account, only the credit balances in one of the KrisFlyer UOB Accounts where you are the primary account holder (which we will determine at our sole discretion) will be used to determine if you are eligible for the Bonus Miles.
- 3.14 The prevailing payout rate and/or eligibility requirements for the Base Miles and Bonus Miles are available at uob.com.sg/KrisFlyerUOB.

Cheques

- 3.15 You will be provided with an optional cheque facility under which you may draw and issue Singapore Dollar cheques on the KrisFlyer UOB Account. Charges may be applicable for issue of cheque books.

4. Privileges on Scoot

Complimentary Priority Check-in and Boarding for Scoot Flights

- 4.1 You and each member of your travelling party will enjoy complimentary priority check-in and boarding benefits for flights on Scoot, provided that payment for your flight and members of your travelling party was made on the Card in the same booking through the dedicated site.

Complimentary Additional Baggage Allowance for Scoot Flights

- 4.2 You and each member of your travelling party who purchase a minimum of 20kg baggage fare bundle, up to a maximum of 35kg baggage fare bundle, at the initial point of purchase will enjoy a complimentary 5kg upgrade for baggage allowance provided that payment for such flight was made on the Card in the same booking through the dedicated site. For the avoidance of doubt, this benefit does not apply if the baggage fare bundle is added on after the initial purchase, even if payment for such subsequent add-on was made on the Card for the same flight itinerary.

Complimentary Standard Seat Selection for Scoot Flights

- 4.3 You will enjoy complimentary standard seat selection for flights on Scoot, provided that payment for such flight was made on the Card through the dedicated site. For the avoidance of doubt, this benefit applies to the primary account holder only, and does not extend to other member(s) of the travelling party, even if payment for such flight was made on the Card in the same booking.

Booking Flexibility Waiver for flight changes on Scoot

- 4.4 You can enjoy a one-time Booking Flexibility Waiver per itinerary on Scoot flights, provided that payment for such flight was made on the Card through the dedicated site flyscoot.com/KrisFlyerUOB. For the avoidance of doubt, this benefit will only be available for the first change per flight itinerary, and for bookings that include the primary account holder. You may make one flight date/time change per booking online up to 4 hours before departure; no change fees will apply. If you are changing to a flight with a higher fare, the fare difference will apply. Connecting journeys with partner airlines are not eligible for Booking Flexibility.

5. Privileges on KrisShop

Up to 7.9 KrisFlyer miles for every S\$1 spent on KrisShop purchases

- 5.1 You will earn up to 7.9 KrisFlyer miles for every S\$1 spent on all KrisShop purchases made inflight on Singapore Airlines and on KrisShop.com using your Card, where
- i) 2 KrisFlyer miles for every S\$5 spent (equivalent to 0.4 KrisFlyer miles per dollar) will be awarded by UOB as Base Miles, in accordance with Clause 1.3, and
 - ii) up to 30 KrisFlyer miles for every S\$5 spent (equivalent to up to 6 KrisFlyer miles per dollar) will be awarded by UOB as Bonus Miles, in accordance with Clause 3.7, and
 - iii) 1.5 KrisFlyer miles for every S\$1 spent will be awarded by KrisShop.

For the 1.5 KrisFlyer miles for every S\$1 spent that is awarded by KrisShop, KrisFlyer miles will only be earned on the portion paid with your Card (excluding taxes, delivery fees, import duties and postal clearance charges), and not on any remaining portion of the purchase that is redeemed using KrisFlyer miles.

This benefit is governed by and subject to the applicable KrisShop terms and conditions at krisshop.com/en/page/kf-miles

S\$12 off With Love, SG on KrisShop

- 5.2 You will enjoy S\$12 off with a minimum spend of S\$70 nett (before GST) in a single transaction on products under KrisShop's With Love, SG website (krisshop.com/en/store/withlovesg). To enjoy this offer, you must use the promotion code UOBKFSG12 ("**With Love, SG Promo Code**") during checkout and payment must be made with your Card. The With Love, SG Promo Code is

valid from 1 May 2021 to 31 December 2021 (both dates inclusive) and is limited to the first two hundred (200) redemptions per month on a first-come-first-serve basis. No refund or exchange of any unused With Love, SG Promo Code is allowed.

This benefit is governed by and subject to the applicable KrisShop terms and conditions at krisshop.com/en/store/withlovesg.

6. Complimentary KrisFlyer miles validity extension

6.1 You (as primary account holder) will enjoy a one-time complimentary 12-month validity extension for up to 60,000 KrisFlyer miles which are earned on your Card between 1 January 2021 to 31 December 2021 (both dates inclusive) ("**Eligible Miles**").

You may log in [here](#) to view your Eligible Miles expiring in the next 6 months.

6.2 To enjoy this benefit, please send an SMS **within the 6-month period prior to the expiry of your Eligible Miles** (see Schedule in Clause 6.3 below), in the format "**MILESEXTENSION<space>Last 4 digits of primary account holder's Card number<space>10-digit KrisFlyer membership number<space>number of Eligible Miles to extend**" to 77862 using your mobile number in UOB's records ("**SMS Request**").

6.3 You (as primary account holder) are only permitted to submit a SMS Request up to a maximum of two (2) times during the period from Aug 2023 to Dec 2024 based on the Schedule stated below. You may, for each such SMS Request, consolidate the Eligible Miles to be extended in blocks up of to 6 months. For example, you may submit a SMS Request in Jan 2024 for all Eligible Miles that are expiring between Jan 2024 to Jun 2024, and another SMS Request in Jul 2024 for all Eligible Miles that are expiring between Jul 2024 to Dec 2024.

Example of SMS format:

Last 4 digits of primary account holder's Card number	10-digit KrisFlyer membership number	Number of Eligible Miles to extend	SMS format
8888	1234567890	60,000	MILESEXTENSION 8888 1234567890 60000

Schedule:

Month of Eligible Miles earned	Month of Eligible Miles expiry	Period to submit SMS Request (both months inclusive)
Jan 2021	Jan 2024	Aug 2023 to Jan 2024
Feb 2021	Feb 2024	Sep 2023 to Feb 2024

Mar 2021	Mar 2024	Oct 2023 to Mar 2024
Apr 2021	Apr 2024	Nov 2023 to Apr 2024
May 2021	May 2024	Dec 2023 to May 2024
Jun 2021	Jun 2024	Jan 2024 to Jun 2024
Jul 2021	Jul 2024	Feb 2024 to Jul 2024
Aug 2021	Aug 2024	Mar 2024 to Aug 2024
Sep 2021	Sep 2024	Apr 2024 to Sep 2024
Oct 2021	Oct 2024	May 2024 to Oct 2024
Nov 2021	Nov 2024	Jun 2024 to Nov 2024
Dec 2021	Dec 2024	Jul 2024 to Dec 2024

- 6.4 The SMS Request will be processed within 3 months from UOB's receipt of the SMS Request and you will be notified once the SMS Request is processed. Any requests for expedited processing will not be permitted or entertained.
- 6.5 Eligible Miles that have been successfully extended will be valid for another 12 months from the date on which such Eligible Miles have been successfully extended. For example, if Eligible Miles have been successfully extended in April 2024, the new expiry date will be April 2025.
- 6.6 No further extension will be permitted for Eligible Miles which have expired for any reason whatsoever (including, without limitation, any non-receipt of the SMS Request by UOB or any incomplete, inaccurate or invalid SMS Request submitted to UOB).
- 6.7 Only Eligible Miles that are due for expiry in 2024 for the first time may be extended under this benefit, subject to the terms of this Clause 6.
- 6.8 For the purposes of this Clause 6, only primary account holders are permitted to submit a SMS Request in accordance with this Clause 6. Any request for Eligible Miles extension must be made via SMS in the SMS Request format prescribed in Clause 6.2 above. Any request for Eligible Miles extension that is made or submitted via any other mode apart from SMS will not be processed, entertained or accepted. Any incomplete or inaccurate SMS Request submitted will not be processed and shall be automatically invalidated.
- 6.9 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by such vendors, authorities, service providers or third parties for the sending and/or receipt of any SMS.

7. Other Benefits and Privileges

2 x S\$10 worth of Grab Rides to or from Changi Airport

- 7.1 You will enjoy two (2) Grab Promotion Codes ("**Grab Promo Code**") worth S\$10 to or from Changi Airport with the promotion code "KFUOB" in a calendar year. The Grab Promo Code may be used for all Grab rides (except for GrabHitch, GrabShuttle, GrabCycle and GrabFood) made using the Grab mobile application and which are charged to the Cardmember's Card. The Cardmember's Card must be set as the primary payment method in the Grab mobile application in order to use the Grab Promo Code. The Grab Promo Code may be redeemed once per half yearly (i.e Jan to Jun and Jul to Dec).

S\$10 off ChangiWiFi

- 7.2 You will enjoy one (1) ChangiWiFi e-cash redemption code worth S\$10 in a calendar year. An e-redemption code will be issued to a Cardmember when he/she SMSes "KFUOB<space>16-digit card number" to 77862. The booking must be made at www.changiwifi.com and payment must be made on the Card at Changi Recommends counter. The ChangiWiFi e-cash redemption code may be redeemed once per calendar year and offer is subject to WiFi router availability.

2 x S\$5 worth of GrabFood Rebates

- 7.3 You will enjoy two (2) GrabFood Promotion Codes ("**GrabFood Promo Code**") worth S\$5 each with the promotion code "KFUOB" between 22 April 2021 and 31 December 2021 (both dates inclusive) ("**GrabFood Promotion Period**"). The GrabFood Promo Code is valid with a minimum GrabFood spend of S\$30 which is charged to your Card and made using the Grab mobile application. Your Card must be set as the primary payment method in the Grab mobile application in order to use the GrabFood Promo Code. The GrabFood Promo Code may be redeemed during the GrabFood Promotion Period and is limited to the first seven thousand (7,000) redemptions on a first-come-first-serve basis. No refund or exchange of any unused GrabFood Promo Code is allowed.

GENERAL

8. Third Party Rights

Unless expressly stated so, a person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) of Singapore to enforce or enjoy the benefit of any of these Terms.

9. Applicable Law and Jurisdiction

- 9.1 These Terms are governed by and will be interpreted according to the laws of Singapore. You agree to irrevocably submit to the exclusive jurisdiction of the courts of Singapore which means that legal proceedings against us can only be brought in the courts of Singapore and no other unless we expressly agree otherwise in writing. You agree not to enforce any judgment or order made by the courts of Singapore against any of our branches overseas. This

clause does not limit our right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.

- 9.2 Without prejudice to any other provision in these Terms, any sum payable by or due from us under any KrisFlyer UOB Account or Card Account or any type of document whatsoever shall be payable solely and exclusively by and at our branch from which payment of the sum is due and shall be governed exclusively by the laws of the country where such branch is located unless we agree otherwise in writing.
- 9.3 You can only bring a proceeding against us for the recovery of any sum claimed or any payment obligation allegedly due from us solely and exclusively in the courts of the country where such branch is located unless expressly agreed otherwise in writing, and any judgment or order made against us by the courts of that country cannot be enforced or executed against us in a different country.
- 9.4 You agree not to bring any action against us in connection with any KrisFlyer UOB Account or Service or Card Account if more than one year has passed after the cause of action has arisen.
- 9.5 We may take all actions we consider appropriate in order for us to meet any obligation or requirement, either in Singapore or elsewhere in the world, in connection with the prevention of any unlawful activity including fraud, money laundering, terrorist activity, bribery, corruption, or tax evasion or the enforcement of any economic or trade sanction. The actions we may take include closing your Card Account and/or KrisFlyer UOB Account and terminating all Services and making such reports and taking such actions we may deem appropriate.

10. General Conditions

- 10.1 We reserve the right at any time and from time to time at our sole and absolute discretion to vary, amend or modify the rate at which KrisFlyer miles are awarded under these Terms, the quantum of the Monthly Average Balance required to be maintained in a KrisFlyer UOB Account for awarding Bonus Miles, the cap on Bonus Miles, the minimum qualifying spend amount, minimum required sum of salary credit, and the privileges on Scoot without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.
- 10.2 We reserve the right, at our 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 without assuming any liability to any person. The change will take effect from the date specified in a notice given in accordance with our usual practice. If you continue to use the Card and/or the KrisFlyer UOB Account after the change takes effect, you shall be deemed to have accepted the change without reservation.

- 10.3 We reserve the right to reject any request for KrisFlyer miles adjustment in its sole and absolute discretion without assigning any reason therefor and is not obliged to enter into any correspondence with you concerning such adjustments.
- 10.4 Adjustments will be made to the KrisFlyer miles if there is any unposted, voided, cancelled, disputed and/or reversed transaction including those arising from returned goods or services, billing disputes, or any other reason at our sole and absolute discretion.
- 10.5 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse to award any KrisFlyer miles for such transactions. We reserve the right to cancel and void any KrisFlyer miles awarded at any time if we deem that such KrisFlyer miles was not earned from qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- 10.6 To earn and receive KrisFlyer miles, your Card Account and your KrisFlyer UOB Account must be valid, subsisting and in good standing at all times as determined by us and cannot be cancelled/closed for any reason. In the event that your Card Account and/or KrisFlyer UOB Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before any KrisFlyer miles is credited to your KrisFlyer membership account, such KrisFlyer miles earned shall be forfeited and you shall not be entitled to any compensation or payment whatsoever. We are not responsible for any loss or damage if KrisFlyer miles are not credited or available for use, and you are responsible for ensuring that your KrisFlyer membership account is able to be credited with KrisFlyer miles.
- 10.7 Participation in the KrisFlyer programme is subject to the terms and conditions of the KrisFlyer programme. If SIA discontinues, or makes and changes to the KrisFlyer programme, we will not be responsible for the impact this may have on the KrisFlyer miles earned under these Terms.
- 10.8 We shall not be responsible for (i) any failure or delay in the transmission of evidence of card transactions by any acquiring merchants, merchants establishments, Mastercard International Incorporated, postal or telecommunication authorities or any other parties which may result in a delay or a transaction made by you being omitted (whether from being posted to the your Card Account and/or captured in our system or otherwise); or (ii) any late posting of the transactions and thereby affecting your eligibility for KrisFlyer miles or any promotion.
- 10.9 We are not an agent of the KrisFlyer programme, Singapore Airlines and Scoot or any merchant and as such, any dispute about the quality or service standard of the goods and services offered by KrisFlyer programme, Singapore Airlines, Scoot or any merchant must be resolved directly with them respectively. We assume no liability or responsibility in any manner whatsoever for the acts or defaults of the KrisFlyer programme, Singapore Airlines and Scoot or any merchant or defects in the goods and services offered by them, or for any

injuries, loss damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered by the KrisFlyer programme, Singapore Airlines and Scoot or any merchant.

- 10.10 Our decision on all matters relating to your Card Account and/or KrisFlyer UOB Account and on all matters pertaining to the rebate, award or use of any or all of the benefits and privileges stated herein shall be final, conclusive and binding on you. We reserve the right at any time, and from time to time in our discretion to withdraw, cancel or vary the rebate, award, benefits and privileges conferred by the use of the Card and/or KrisFlyer UOB Account without having to disclose any reason therefor, and you shall not be entitled to any payment or compensation whatsoever.
- 10.11 The KrisFlyer UOB Account is not valid with any other privileges or promotions relating to deposit accounts unless otherwise stated.
- 10.12 Full terms and conditions of Nets FlashPay will apply and you agree to be bound by such terms and conditions from NETS upon receipt or acceptance of or signing on or use of the Cards. Please visit [nets.com.sg](https://www.nets.com.sg) for full details.
- 10.13 Without prejudice to any other provisions in these Terms as well as the Other Terms, you hereby expressly authorize us to use and disclose to Singapore Airlines and its subsidiaries all such information relating to your Card Account and KrisFlyer UOB Account for purposes of the crediting of KrisFlyer miles, including but not limited to your KrisFlyer membership account number, research and marketing.
- 10.14 In the event of any inconsistency between these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card and/or the KrisFlyer UOB Account, these Terms shall prevail.
- 10.15 All information is correct at the time of publishing and we make no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

11. Definitions

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

“Card” means the KrisFlyer UOB Debit Card.

“Card Account” means any account in respect of the Card.

“Cardmember” means KrisFlyer UOB Debit Cardmembers.

“Eligible Transaction(s)” means the card transaction(s) successfully charged to the Card Account by the Cardmember and captured or posted on UOB’s systems but excludes the exclusions set out in these Terms, or Terms of the respective Cards.

“Eligible Card(s)” means UOB Reserve Card, UOB Visa Infinite Metal Card, UOB Visa Infinite Card, UOB Privilege Banking Card, UOB PRVI Miles American Express Card, UOB PRVI Miles Mastercard and UOB PRVI Miles Visa Card.

“KrisFlyer programme” means the frequent flyer programme operated by Singapore Airlines.

“Mighty FX” means the fixed set of foreign currency accounts which may be linked to a KrisFlyer UOB Account.

“Monthly Average Balance / MAB” means the summation of each day-end balance in KrisFlyer UOB Account for each month divided by the number of calendar days for that month.

“Services” includes UOB ATM Service and UOB Internet Banking Service and any other services or facilities offered via electronic means in or outside Singapore.

“Singapore Airlines” means Singapore Airlines Limited.

“UOB Mighty Pay” means contactless payment made via the “Pay” function with UOB Mighty mobile application to execute Card Transaction(s) at merchants' contactless-enabled point-of-sales terminals or Mastercard contactless reader.

“we / us / our / ourselves / the Bank / UOB” means United Overseas Bank Limited and shall include its successors and assigns.

“you / yourself” refers to you (whether alone or jointly with another person/persons).

United Overseas Bank Limited Co. Reg. No. 193500026Z

Updated: 22 April 2021

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured