



Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Empire World Business Mastercard” – Rebates/UNI\$ (“Terms and Conditions”)

These Terms and Conditions govern the UOB’s Empire World Business Mastercard (“**Card**”) issued by United Overseas Bank Limited (“UOB”) and are to be read together with and form an integral part of, the UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability). CardUsers will earn Cash Rebate(s) or UNI\$, and be entitled to benefits and privileges stated below in accordance with these Terms and Conditions.

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 CardUsers. The benefits and privileges described below may be amended, supplemented or revoked by UOB at any time in UOB’s sole and absolute discretion.

A. Definitions

“**CardUser**” means a person the CardMember authorizes and we approve, to be issued with a Card.

“**Cash Rebate(s)**” means the rebate earned in the month, calculated based on the minimum amount incurred on Qualified Transactions in the same month, and which are used to offset the CardUser’s Transactions incurred in the next month.

“**Exclusions**” refers to the MCC Spend Categories or Transactions described under Clause C below.

“**Local Card Transactions**” refers to any retail transactions which are incurred in Singapore, and charged in a Singapore currency (Singapore Dollar denominated currency) to the Card and posted on UOB’s systems, but excluding the Exclusions.

“**Overseas Card Transactions**” refers to any retail transactions which are charged in a foreign currency (non-Singapore Dollar denominated currency) to the Card and posted on UOB’s systems, but excluding the Exclusions.

“**Special Transactions**” refers to transactions processed under any of the following Merchant Category Codes (MCC):

- i) MCC 4900 – Utility
- ii) MCC 4812 – Telecommunication
- iii) MCC 4125 – Courier

“**Medical Transactions**” refers to transactions processed under any of the following Merchant Category Codes (MCC):

- i) MCC 5047 – Medical Equipment & Supplies
- ii) MCC 5122 – Drugs, Druggist Sundries
- iii) MCC 5912 – Drug Stores & Pharmacies
- iv) MCC 5975 – Hearing Aid: Sales, Service, Supply
- v) MCC 5976 – Orthopaedic Goods
- vi) MCC 8011 – Doctors
- vii) MCC 8021 – Dentists, Orthodontists
- viii) MCC 8031 – Osteopathic Physicians
- ix) MCC 8041 – Chiropractors
- x) MCC 8042 – Optometrists, Ophthalmologists



- xi) MCC 8043 – Opticians, Optical Goods
- xii) MCC 8049 – Chiropractors, Podiatrists
- xiii) MCC 8050 – Nursing and Personal Care Facilities
- xiv) MCC 8071 – Medical and Dental Laboratories
- xv) MCC 8099 – Health Practitioners, Medical Services

“Qualified Transactions” refer to any Local Card Transactions and Overseas Card Transactions, which are charged to the CardUser’s Card during the Statement Period, and which are posted and captured in UOB’s system during the Statement Period.

“UNI\$” means the UNI\$ earned in the month calculated based on the value of Qualified Transactions effected daily and rounded down to the nearest UNI\$, which will accrue to the CardUser, and can be redeemed for rewards at www.uob.com.sg/rewards.

“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.

B. Cash Rebates or UNI\$ Awarding

1. Cash Rebate or UNI will be awarded for the following transactions:

- (a) 1% cash rebate or UNI\$5 for every S\$10 spent calculated on the total Local Card Transactions (but excluding the Medical Transactions with effect from 1 July 2025) amount in that calendar month; and
- (b) 1.5% cash rebate or UNI\$7.50 for every S\$10 spent calculated on the total Overseas Card Transactions (but excluding the Medical Transactions with effect from 1 July 2025) amount in that calendar month.
- (c) Qualified Transactions which are Special Transactions will only be eligible to earn a cash rebate of 0.3% or UNI\$1 for every \$5 spent calculated based on the total Special Transactions amount charged to the Card during that Statement Period.

2. For Cash Rebates or UNI\$ awarding eligibility, CardUser will need to charge a minimum amount of S\$500 on Qualified Transactions in a CardUser’s Card statement period.

3. The date of the Qualified Transactions for every calendar month will be determined based on transaction dates reflected on the CardUser’s Card statement.

4. The Cash Rebates or UNI\$ earned under a CardUser’s Card statement period for the same calendar month will be credited to CardUser’s Card account in the next month’s statement.

C. Revision of Rewards

With effect from 1 July 2025, Qualified Transactions which are Medical Transactions will only be eligible to earn a cash rebate of 0.2% or UNI\$1 for every \$10 spent calculated based on the total Medical Transactions amount charged to the Card during that Statement Period.

D. Exclusions

Cash Rebates or UNI\$ will not be awarded for (1) any bill (where applicable) or insurance payment; (2) payment or donations to any charitable, religious, or social organizations; (3) payment of funds to prepaid accounts, including top-ups for any prepaid card; (4) 0% Installment Payment Plans; (5) UOB Business Payment Plans (if applicable); (6) online money transfers; (7) balance/funds



transfers; (8) cash advances; (9) fees,; interests, finance charges, late payment charges, annual fee charges; (10) reversals; other financial charges; (11) UOB\$ transactions; and (12) 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 Cash Rebates or UNI\$:

Establishments registered under the following MCC:

MCC Code	Description
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
8699	Membership Organizations (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Classified)
5965	Direct marketing –Combination Catalog and Retail Merchants
4829	Wire Transfers
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6529	Quasi Cash-Remote Stored Value Load-Financial Institute
6530	Quasi Cash-Remote Stored Value Load-Merchant
6534	Quasi Cash-Remote Money Transfers
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
5933	Pawn Shops
6012	Member Financial Institution–Merchandise and Services
6211	Securities–Brokers and Dealers
6540	Stored Value Card Purchase/Load
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8651	Organisations, Political
6513	Business Services

8398, 8661	Charitable Organisations and Social Service
8211, 8220, 8241, 8244, 8249, 8299	Education and Schools
9211, 9222, 9311, 9399, 9402, 9405	Government Services
6300, 6399	Insurance Default, Underwriting, Premiums
8062	Medical Services and Hospitals
4111	Transportation – Others

Payment of funds to any of the following prepaid accounts or any transaction made with the following transaction descriptions: -

Existing excluded transactions

- 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*
- NETS VCASHCARD*
- PAY*ALLANDALE RENTALS
- PAY*AMANDA CRIBBS
- PAY*CAREFREEGUARANTEE
- PAY*CARMEL VUE
- PAY*HOMEAWAY HA-J7X6Z5
- PAY*HOMEAWAY HA-VQ26RC
- PAY*PAYPERBOOKING
- PAY*PROPDAMAGEPROTECT
- PAY*RDD HA-VQ26RC
- PAY*VRBO COM 616241 1
- PAYA LEBAR CO
- PAYPAL*

- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*
- AXS Payment*
- AXSPayment*
- AXS*
- CITYINDEX*
- NORWDS*
- AMAZE*

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

E. Complimentary Airport Limousine Service

1. Each CardUser is only entitled to two (2) complimentary one-way Airport Limousine Services ("**Airport Service(s)**") in a calendar year.
2. An Airport Service refers to a one-way transfer to the Changi Airport in a 4-seater Normal Taxi / 4-seater Limo Taxi / 6/7-seater MaxiCab option via CDG Zig Taxi Booking Mobile Application by ComfortDelGro.
3. Promotion codes will be issued to the CardUsers via short message service ("SMS") to the registered mobile number of the CardUsers for the utilisation of the Airport Services and all promotion codes are valid from 1 January to 31 December of each calendar year.
4. Every new calendar year, CardUsers will receive a new set of promotion codes by February.
5. New CardUsers will receive a notification sent via SMS containing the information of the promotions codes and validity dates to the registered mobile numbers of the CardUsers within 90 days from card issued date.
6. Each promotion code is valued at S\$30 and the remaining fare exceeding the voucher value will be charged to the UOB Empire World Business Mastercard Card. For the avoidance of doubt, there will be no reimbursement or refund if each Airport Service is less than S\$30.
7. Each promotion code is valid for use through CDG Zig Taxi Booking Mobile Application. The promotion code must be applied and captured before utilizing the Airport Service.
8. Promotion code(s) is not exchangeable for cash or in kind under any circumstances, and are non-refundable and non-transferable.
9. Booking fees, Advance booking fees, ERP fees, City Area surcharge, Peak Period surcharge, and Late Night charges and other applicable charges applies.
10. In the event of trip cancellation or no show by the CardUser, the promotion code applied will be treated as utilized. There will be no reissuance of new promotion code(s).
11. No extension of expired promotion code(s) is allowed.

12. No issuance of new promotion code(s) for lost promotion codes. CardUser may contact UOB Empire Membership Hotline at 1800 786 9888 to retrieve their promotion codes.
13. The Airport Service is subject to availability. If a CardUser has utilised the two (2) Airport Services per calendar year, the system will prompt an error message. The vehicle model is pre-determined and the Airport Service is provided at the sole discretion of UOB and/or its agents, correspondents or other third party service providers. If a CardUser is entitled and has confirmed the booking for the Airport Service, the system will (a) assign the selected vehicle to the pick-up location, and (b) will provide the vehicle registration number and estimated time of arrival.
14. UOB is not the supplier of any of the goods and/or services provided by any agent, correspondent or other third party service provider and shall not in any way be liable for any goods, and/or services, the quality or performance of such goods and/or services supplied/provided by any agent, correspondent or other third party service provider supplied to the CardUser. Notwithstanding anything herein, UOB shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by any agent, correspondent or other third party service provider. Neither UOB nor its agents, correspondents or other third party service providers will be responsible for any late pick up or extended travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause CardUsers to arrive late or miss their flight. CardUsers are encouraged to book their airport limousine pick up at least three (3) hours before the flight departure time to ensure sufficient time to reach the airport.
15. To redeem, please follow these simple steps:

Step 1	<ul style="list-style-type: none"> Download the "CDG Zig Taxi Booking Mobile Application" on your mobile phone.
Step 2	<ul style="list-style-type: none"> Launch the "ComfortDelgro Taxi Booking Application" on your mobile phone.
Step 3	<ul style="list-style-type: none"> Select "Credit Card" under the Manage Payment to pair up with your UOB Empire World Business Mastercard. Once paired up, you are ready to charge your taxi trips to your UOB Empire World Business Mastercard.
Step 4	<ul style="list-style-type: none"> Select your preferred vehicle type (4-seater Normal Taxi/ 4-seater Limo Taxi/ 6/7-seater MaxiCab) to Singapore Changi Airport. Key in your promotion code. Proceed to book your selected vehicle by clicking "Book Now"

F. General

1. A CardUser is not entitled to enjoy the Cash Rebates or UNI\$ and/or privilege 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.

2. 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 Cash Rebates or UNI\$.
3. In the event that the CardUser's Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cash Rebates or UNI\$ is awarded into such CardUser's Card account, such Cash Rebates or UNI\$ earned shall be forfeited, or if already awarded, UOB may reclaim such Cash Rebates or UNI\$ awarded (whether by deductions to the CardUser's Card account) and the CardUser shall not be entitled to any compensation or payment whatsoever. All unused Cash Rebate and UNI\$ 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.
4. UOB's decision on all matters relating to the CardUser's Card account shall be final, conclusive and binding on CardUsers.
5. 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 these Terms and Conditions herein without assuming any liability to any person. CardUsers who continue to use the Card after such variations, amendments, additions or deletions takes effect shall be deemed to have accepted the such variations, amendments, additions or deletions without reservation.
6. Full terms and conditions of the UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) and any other terms and conditions for applicable privileges and/or benefits (if any) will apply and CardUsers agree to be bound by such terms and conditions upon receipt or acceptance of or signing on or use of the Cards.
7. All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. These Terms and Conditions shall prevail in the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein.

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