

(Translation)

Terms and Conditions

The Bank is not a seller nor distributor of any goods. The redemption of complimentary items from this UOB Rewards Points program constitutes a direct purchase and sale transaction between cardmember and each respective manufacturer / distributor, as per the details in the catalogue. The Bank is merely an agent in making payment for goods on behalf of the cardmember according to the rate of Rewards Points designated in the catalogue.

Therefore, the cardmember, as purchaser, has the right to directly follow up and demand from the manufacturer / distributor, whether in respect of quality, conditions of goods, or delivery thereof which is untimely or fails to meet the required quality, including whether the availability of such goods specified in the catalogue in response to the cardmember's requirement. As the Bank is merely an agent in making payment for goods on behalf of the cardmember, the Bank is not held responsible to the cardmember for the purchase and sale of such goods.

Calculation of Rewards Points

1. Every THB 8 spent by cardmember via UOB VISA Infinite Credit Card will earn 1 point.
 - o Every THB 15 spent by cardmember via UOB PRIVI Miles Privilege Banking Credit Card, UOB PRIVI Miles Wealth Banking Credit Card, UOB PRIVI Miles Credit Card and UOB Preferred Platinum Credit Card will earn 1 point.
 - o Every THB 25 spent by cardmember via UOB Premier Credit Card will earn 2 points, and every THB 25 spent by member in department stores and duty free stores will earn 4 points.
 - o Every THB 25 spent by cardmember via other types of UOB Credit Card will earn 1 point, which will be calculated and automatically transferred to the respective credit card account, and in case of a supplementary card, points will be calculated and transferred to the primary card account.
2. UOB Rewards Points ("Rewards Points") will be valid for 2 years from transaction date. Cardmember may check the Rewards Points and expiration thereof from the statement, the Bank's website at uob.co.th, UOB LINE Connect, and UOB TMRW Mobile Application. Upon the lapse of 2 years, the remaining Rewards Points will be cancelled immediately.

Redemption of Gifts / Gift Cards / E-voucher

1. Cardmember may redeem gifts via:
 - o The Bank's website at uob.co.th
 - o UOB Line Connect
 - o UOB TMRW Mobile Application
 - o Call Center at 0 2285 1555
2. Cardmember may redeem gifts using Rewards Points as specified in the catalogue or the Bank's website without any additional charge.
3. Only primary cardmember is entitled to redeem Rewards Points for gifts.
4. Rewards Points of various cards of a single cardmember may not be accumulated to redeem gifts.
5. Cardmember who redeems Rewards Points for mileages must be a member in the mileage programs of airlines participating in the UOB Rewards Points program, and mileages may not be transferred to other members.
6. After cardmember has redeemed and transferred Rewards Points for mileages, the mileages can no longer be reverted back to Rewards Points.

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7. Redemption for mileages are subject to the rules of the mileage program to which the Bank is a member, and the redemption will take approximately 5 business days (except for Singapore Airlines KrisFlyer, which will take 2-4 weeks).
8. Rewards Points may neither be exchanged for cash or transferred to other cardmembers.
9. For the purpose of redeeming Rewards Points for gifts / gift cards, the Bank reserves the right to allow only cardmembers, without any default and outstanding balance in excess of the credit limit, who remain active as cardmembers as of the redemption date (if you wish to cancel your card membership, you need to redeem gifts before cancelling the card).
10. Terms and conditions are as set out by the Bank and merchants.
11. You may check the conditions for use of gift cards / E-voucher from those set out in the gift cards / E-voucher.
12. After cardmember has redeemed gifts / gift cards, the Bank reserves the right not to allow any change or cancellation of such redemption.
13. For the purpose of participating in the UOB Rewards Points program, cardmembers will directly order to redeem gifts from each manufacturer / distributor, while the Bank merely arranges for a catalogue of goods / services offered by manufacturers / distributors for cardmembers' convenience.

Delivery of Gift Cards and Gifts by Manufacturers / Distributors

1. The Bank will inform each manufacturer / distributor to deliver a gift within 5 business days from the date the Bank redeems your gift until the date affixing the postal service stamp, except for the goods which are subject to special delivery which the details are stated under the goods, temporarily out-of-stock goods, and incorrect or unclear address for delivery.
2. For E-voucher, the Bank will deliver the same via SMS to your mobile phone number provided to the Bank within 3 business days from the date of your redemption of Rewards Points, provided that you wish and agree to allow the Bank to send a link via SMS. Should you wish to change you mobile phone number, please contact UOB Call Center at 0 2285 1555 before redemption of Rewards Points.
3. For goods with quality warranty from manufacturer / distributor, the rules and regulations on such quality warranty of the manufacturer / distributor shall apply.
4. The Bank compiles information and details of goods for presentation to cardmembers on behalf of manufacturers / distributors for cardmembers' convenience to select and redeem for goods directly with manufacturers / distributors. Cardmember, as purchaser, has the right to directly follow up and deal with the manufacturer / distributor, whether in respect of quality, conditions of goods, or delivery thereof which is untimely or fails to meet the required quality, including whether the availability of such goods specified in the catalogue in response to the cardmember's requirement. As the Bank is merely an agent in making payment for goods on behalf of the cardmember, the Bank is not held responsible to the cardmember for the purchase and sale of such goods.

Other Conditions

Information regarding goods / services in the catalogue prepared by the Bank is for customers' convenience only, which is subject to change or update in terms of design, contents and any elements of those contained in the catalogue, without advance notice.