



TERMS AND CONDITIONS GOVERNING KRISFLYER UNITED OVERSEAS BANK LIMITED ("UOB") CREDIT CARD

This document sets out the general terms and conditions governing the KrisFlyer UOB Credit Card issued by us ("Card" or "KrisFlyer UOB Credit Card") which we may provide to you from time to time. By applying for or using the Card, you are deemed to have agreed to be bound by these terms and conditions ("Terms") as a holder of the Card ("Cardmember"). It is therefore important that you read and understand these Terms.

These Terms supplement, are additional to and are to be read together with the prevailing term and conditions under the UOB Cardmembers Agreement and the terms and conditions of any other document or agreement governing your relationship with us (collectively, the "Other Terms"), in each case, as may be amended and/or supplemented from time to time. If there is any conflict or inconsistency between these Terms and the Other Terms, these Terms shall prevail to the extent that it relates to the Card.

KRISFLYER UOB CREDIT CARD

1. KrisFlyer miles

- 1.1 6 KrisFlyer miles will be awarded for every Singapore Five Dollars (S\$5) spent (equivalent to 1.2 KrisFlyer miles per Singapore Dollar) on each Card Transaction (excluding Singapore Airlines Group Related Card Transactions, Kris+ Card Transactions and (w.e.f. 1 June 2025) Pelago Card Transactions) that is successfully charged and posted to your Card in a calendar month ("Base Miles").
- 1.2 15 KrisFlyer miles will be awarded for every Singapore Five Dollars (S\$5) spent (equivalent to 3 KrisFlyer miles per Singapore Dollar) on each Singapore Airlines Group Related Card Transaction that is successfully charged and posted to your Card in a calendar month ("Singapore Airlines Miles").
- 1.3 15 KrisFlyer miles will be awarded for every Singapore Five Dollars (S\$5) spent (equivalent to 3 KrisFlyer miles per Singapore Dollar) on each Kris+ Card Transaction that is successfully charged and posted to your Card in a calendar month ("Kris+ Miles").
- 1.4 With effect from 1 June 2025, 15 KrisFlyer miles will be awarded for every Singapore Five Dollars (S\$5) spent (equivalent to 3 KrisFlyer miles per



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Singapore dollar) on each Pelago Card Transaction that is successfully charged and posted to your Card in a calendar month ("Pelago Miles").

- 1.5 Base Miles, Singapore Airlines Miles, Kris+ Miles and Pelago Miles earned will be calculated at the end of each calendar month and will be automatically credited to your KrisFlyer membership account that is linked to your Card. KrisFlyer miles are solely for your benefit and will only be credited to your own individual KrisFlyer membership account bearing your own name.
- 1.6 With effect from 1 June 2025, an additional 6 KrisFlyer miles will be awarded for every Singapore Five Dollars (S\$5) spent (equivalent to 1.2 KrisFlyer miles per dollar) ("Accelerated Miles") on Dining, Online Shopping, Online Travel and Transport Card Transactions with a minimum required sum of Singapore One Thousand Dollars (S\$1,000) on Singapore Airlines Group Related Card Transactions charged to your Card in a Card Membership Year ("Condition"). Accelerated Miles earned will be awarded in the following month at the end of your Card Membership Year and it will also be automatically credited to your KrisFlyer membership account that is linked to your Card. Expedition of Accelerated Miles is not allowed. Kris+ Card Transactions and Pelago Card Transactions do not contribute to the Condition.

For the avoidance of doubt, Dining, Online Shopping, Online Travel and Transport Card Transactions that are posted on or prior to 31 May 2025 will continue to be awarded an additional 9 KrisFlyer miles for every Singapore Five Dollars (S\$5) spent (equivalent to 1.8 KrisFlyer miles per dollar) provided that the annual spend condition for Singapore Airlines Group Related Transactions is being met.

Note:

This Clause 1.6 has been revised. With effect from 1 June 2025, the minimum annual spend condition for Singapore Airlines Group Related Transactions charged to your KrisFlyer UOB Credit Card will be Singapore One Thousand Dollars (S\$1,000). This revised condition will be applicable for Card Membership Year ending November 2025 onwards.

Existing and new KrisFlyer UOB Credit Cardmembers whose Card Membership Year ends:

- between April 2021 and August 2022 will require minimum annual spend of Singapore Three Hundred Dollars (S\$300) on Singapore Airlines Group Related Card Transactions charged to their Card in a Card Membership Year to earn the Accelerated Miles.



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- between September 2022 and March 2023 will require minimum annual spend of Singapore Five Hundred Dollars (S\$500) on Singapore Airlines Group Related Card Transactions charged to their Card in a Card Membership Year to earn the Accelerated Miles.
- between April 2023 to October 2025 will only require minimum annual spend of Singapore Eight Hundred Dollars (S\$800) on Singapore Airlines Group Related Card Transactions charged to their Card in a Card Membership Year to earn the Accelerated Miles.

1.7 In summary, the benefits in Clauses 1.1 to 1.6 above are set out in the table below:

	KrisFlyer Miles earned per S\$5 spent	Accelerated Miles earned upon fulfilment of the conditions set out in Clause 1.6
All other spend	6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per Singapore Dollar)	-
Dining, Online Shopping, Online Travel and Transport Card Transactions	6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per Singapore Dollar)	W.e.f. 1 June 2025, an additional 6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per Singapore dollar) If transaction posted on or prior to 31 May 2025, an additional 9 KrisFlyer miles (equivalent to 1.8 KrisFlyer miles per dollar)
Singapore Airlines Group Related Card Transactions	15 KrisFlyer miles (equivalent to 3 KrisFlyer miles per Singapore Dollar)	-
Kris+ Card Transactions	15 KrisFlyer miles	-



	(equivalent to 3 KrisFlyer miles per Singapore Dollar)	
Pelago Card Transactions (W.e.f. 1 June 2025)	15 KrisFlyer miles (equivalent to 3 KrisFlyer miles per Singapore Dollar)	-

- 1.8 The spend on the supplementary Card(s) will be accrued to the principal Card and form part of that qualifying spend by the principal Card.

Exclusion

- 1.9 KrisFlyer miles will not be awarded for NETS and NETS-related transactions, 0% Installment Payment Plans, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, amounts approved under the UOB Payment Facility and any associated fees or charges (w.e.f. 10 Feb 2023), 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.
- 1.10 KrisFlyer miles will not be awarded for transactions bearing the following Merchant Category Codes ("MCC"):

MCC	Description
4829	Wire Transfer / Remittance (wef 16 March 2020)
4900	Utilities (with effect from 1 August 2022)
5199	Nondurable Goods (wef 16 March 2020)
5960	Direct Marketing - Insurance Services (wef 16 March 2020)
5965	Direct marketing - Combination Catalog and Retail Merchants (wef 1 October 2024)
5993	Cigar Stores and Stands (wef 1 October 2024)
6012	Member Financial Institution - Merchandise and Services
6050	Quasi Cash - Financial Institutions, Merchandise and Services (wef 16 March 2020)
6051	Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency) (wef 16 March 2020)
6211	Securities - Brokers and Dealers
6300	Insurance Sales / Underwrite
6399	Insurance



6513	Real Estate Agents & Managers - Rentals (wef 16 March 2020)
6529	Quasi Cash - Remote Stored Value Load-Financial Institute Rentals (wef 16 March 2020)
6530	Quasi Cash-Remote Stored Value Load - Merchant Rentals (wef 16 March 2020)
6534	Quasi Cash - Remote Money Transfers (wef 16 March 2020)
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management (wef 16 March 2020)
7511	Quasi Cash - Truck Stop Trxns (wef 16 March 2020)
7523	Automobile Parking Lots and Garages (wef 1 February 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 February 2021)
8011	Doctors-not elsewhere classified (wef 1 August 2022)
8099	Health Practitioners, Medical Services - Not Classified Elsewhere (wef 1 August 2022)
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
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8699	Membership Organizations (Not Elsewhere Classified) (wef 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 October 2024)
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services - not elsewhere classified
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only

- 1.11 Please note that a merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

- 1.12 KrisFlyer miles will not be awarded for transactions made at:





- UOB\$ merchants (list of UOB\$ merchants available at uob.com.sg/rewardsplus); and
 - SPC Service Stations.
- 1.13 You will not earn KrisFlyer miles for transactions with the following transaction descriptions¹:
- | | |
|---|--|
| <ul style="list-style-type: none">• AXS*• AMAZE* (wef 1 October 2024)• AMAZE* TRANSIT* (wef 1 March 2022)• BANC DE BINARY*• BANCDEBINARY.COM*• EZ LINK PTE LTD (FEVO)• EZ Link transport• EZ Link*• EZ-LINK (IMAGINE CARD)• EZ-Link EZ-Reload (ATU)• EZLINK*• EzLink*• EZ-LINK*• FlashPay ATU*• MB * MONEYBOOKERS.COM• NETS VCASHCARD*• NORWDS* (wef 21 July 2024)• OANDA ASIA PAC*• OANDAASIAPA• PAYPAL * BIZCONSULTA | <ul style="list-style-type: none">• PAYPAL * CAPITALROYA• PAYPAL * OANDAASIAPA• PAYPAL* PLUS500• PAYPAL* PLUS500.COM• Saxo Cap Mkts Pte Ltd• SKR*SKRILL.COM• SKR*xglobalmarkets.com*• SKYFX.COM*• TRANSIT*• WWW.IGMARKETS.COM.SG• City Index*• YOUTRIP*• IPAYMY* (wef 1 August 2022)• RWS-LEVY* (wef 1 August 2022)• SMOOVE PAY* (wef 1 August 2022)• SINGPOST-SAM* (wef 1 August 2022)• RazerPay* (wef 1 August 2022) |
|---|--|
- 1.14 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

- 1.15 KrisFlyer miles will be awarded based on every Singapore Five Dollars (\$\$5) spent on a per Card Transaction basis.
- 1.16 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.





- 1.17 KrisFlyer miles earned will be reflected in the monthly Card statement.
- 1.18 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.
- 1.19 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

- 1.20 To earn KrisFlyer miles, you must be a member of the KrisFlyer programme. Participation in the KrisFlyer programme (including any upgrade, renewal or qualification for a KrisFlyer status) is subject to the KrisFlyer terms and conditions. The latest KrisFlyer terms and conditions is available at singaporeair.com

2. Fast Track Upgrade to KrisFlyer Elite Silver Status

- 2.1 Subject to Clause 2.4 below, Cardmembers, whose card account opening date occurred between 23 April 2019 to 30 April 2021 (both dates inclusive), and who meet a minimum Singapore Five Thousand Dollars (\$\$5,000) Singapore Airlines Group Related Card Transaction on the Card within the first Card Membership Year, will be upgraded to the KrisFlyer Elite Silver membership tier within six (6) weeks from the last calendar month of the first Card Membership Year.
- 2.2 Subject to Clause 2.4 below, Cardmembers, whose card account opening date occurred between 1 May 2021 to 30 April 2022 (both dates inclusive), and who meet (a) a minimum Singapore Five Thousand Dollars (\$\$5,000) Singapore Airlines Group Related Card Transaction OR (b) a minimum Singapore Fifty Thousand Dollars (\$\$50,000) total eligible spend on the Card within the first Card Membership Year, will be upgraded to the KrisFlyer Elite Silver membership tier within six (6) weeks from the last calendar month of the first Card Membership Year. For the purposes of this clause, "total eligible spend" means all transactions (whether processed inside or outside of Singapore and/or effected in a foreign or local currency), including instalment payment plans, which are successfully captured and posted to your Card Account BUT shall exclude the excluded transactions listed under the Exclusion section in Clauses 1.10 to 1.14 above.





- 2.3 Subject to Clause 2.4 below, Cardmembers, whose card account opening date occurred from 1 May 2022 onwards, and who meet a minimum Singapore Five Thousand Dollars (\$\$5,000) Singapore Airlines Group Related Card Transaction on the Card within the first Card Membership Year, will be upgraded to the KrisFlyer Elite Silver membership tier within six (6) weeks from the last calendar month of the first Card Membership Year.
- 2.4 Each Cardmember shall only be eligible to receive an upgrade to the KrisFlyer Elite Silver membership once in their lifetime, regardless of whether such upgrade is obtained through the same Card or a different Card. If a Cardmember had previously received an upgrade to a KrisFlyer Elite Silver membership through the Card (including where such upgrade was through a Card that has been since cancelled or terminated), the Cardmember will not be eligible for any subsequent upgrade to the KrisFlyer Elite Silver membership through the Card. Singapore Airlines shall have the right to rescind any upgrade to the KrisFlyer Elite Silver membership which do not fulfil all the requirements set out in this Clause 2 without any liability to you and we shall not be responsible for any such action taken by Singapore Airlines.
- 2.5 For avoidance of doubt, the KrisFlyer Elite Silver status upgrade is valid for existing KrisFlyer tier members only. It is not applicable to existing members with KrisFlyer Elite Silver status and above.
- 2.6 The benefits in this Clause 2 will not be applicable to Cardmembers who are existing KrisFlyer Elite Silver, Elite Gold or PPS Club members. The Elite Silver status is valid for one (1) year from date of upgrade only. Requalification is based on standard requalification terms under the KrisFlyer programme.

3. Welcome Miles

- 3.1 With effect from 15 July 2019, new first time applicants of the KrisFlyer UOB Credit Card who are approved as Cardmembers on or after 15 July 2019 will receive 3,000 KrisFlyer miles (the "**Welcome Miles**") when a single Card Transaction of at least Singapore Five Dollars (\$\$5) is successfully charged to his/her KrisFlyer UOB Credit Card.
- 3.2 From 1 November 2022, new first time applicants of the KrisFlyer UOB Credit Card who are approved as Cardmembers on or after 1 November 2022 will receive 5,000 KrisFlyer miles (the "**Welcome Miles**") when a single Card Transaction of at least Singapore Five Dollars (\$\$5) is successfully charged to his/her KrisFlyer UOB Credit Card.





- 3.3 The Welcome Miles will be automatically credited directly into the eligible Cardmember's KrisFlyer membership account which is successfully linked to his/her KrisFlyer UOB Credit Card in the following month after such Card Transaction is made.
- 3.4 Only new first time applicants of the KrisFlyer UOB Credit Card who are approved as Cardmembers on or after 15 July 2019 are eligible for the Welcome Miles. All other persons (including existing Cardmembers who were approved as Cardmembers before 15 July 2019, Cardmembers who have previously been awarded the Welcome Miles and former Cardmembers who have cancelled their KrisFlyer UOB Credit Card) will not be eligible for the Welcome Miles.
- 3.5 The benefits under this Clauses 3.1 to 3.4 above are governed by and subject to the applicable Kris+ terms and condition and KrisFlyer terms and conditions.

4. Privileges on Scoot

Complimentary Priority Check-in and Boarding for Scoot Flights

- 4.1 A Principal Cardmember and each member of his/her travelling party will enjoy complimentary priority check-in and boarding benefits for flights on Scoot, provided that the Principal Cardmember is in the travelling party and payment for the flight of the travelling party was made on the Principal Cardmember's Card in the same booking through the [dedicated site](#).

Complimentary Additional Baggage Allowance for Scoot Flights

- 4.2 If a Principal Cardmember purchases a minimum of twenty kilograms (20kg) baggage fare bundle at the initial point of purchase of his/her flight on Scoot not less than 24 hours before departure, the Principal Cardmember will enjoy a complimentary five kilograms (5kg) upgrade for baggage via an email notification thereafter. Payment for such flight must be made on the Principal Cardmember's Card through the [dedicated site](#). For the avoidance of doubt, this benefit applies to the Principal Cardmember only, and does not extend to other member(s) of his/her travelling party, even if payment for the flight of the Principal Cardmember's travelling party was made on the Principal Cardmember's Card in the same booking. 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 Principal Cardmember's Card for the same flight itinerary.





Complimentary Standard Seat Selection for Scoot Flights

- 4.3 A Principal Cardmember and each member of his/her travelling party will enjoy complimentary standard seat selection for flights on Scoot, provided that the Principal Cardmember is in the travelling party and payment for the flight of the travelling party was made on the Principal Cardmember's Card in the same booking through the [dedicated site](#). For the avoidance of doubt, this benefit does not apply to specific standard seats. If non-eligible standard seats are selected, full price(s) for such seat(s) will apply.
- 4.4 The benefits under this Clause 4 are governed by and subject to the applicable Scoot terms and conditions. Benefits are only applicable at the initial point of purchase of flight, and does not apply if they are added on subsequently, even if subsequent payments are made with a qualified Principal Cardmember's Card.

5. Privileges on KrisShop

S\$20 off Purchases on KrisShop

- 5.1 You will enjoy Singapore Twenty Dollars (S\$20) off regular-priced items on your KrisShop purchases with a minimum spend of Singapore One Hundred and Twenty Dollars (S\$120) nett (after applicable discounts, before shipping and taxes) in a single transaction. You are entitled to receive the Singapore Twenty Dollars (S\$20) off regular-priced items on your KrisShop purchases only once (1) every calendar year.
- 5.2 From 1 January 2025 to 31 December 2025, you will need to enter the promotion code "KFUOBKS2025" during check out at KrisShop.com to enjoy the Singapore Twenty Dollars (S\$20) off regular-priced items with a minimum spend of Singapore One Hundred and Twenty Dollars (S\$120) nett (after applicable discounts, before shipping and taxes), subject to [brand exclusions](#).

KrisShopper Complimentary Tier Upgrade

- 5.3 Cardmembers who are new to KrisShopper loyalty programme will qualify for a complimentary tier upgrade to KrisShopper Insider.
- 5.4 Cardmembers are required to fill up the KrisShopper Registration Form available at www.krisshop.com/krisshoperuob to be eligible for the respective complimentary KrisShopper loyalty programme tier upgrades.



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Cardmembers will be upgraded within three (3) months from the month of sign-up.

- 5.5 The complimentary KrisShopper loyalty programme tier upgrade to KrisShopper Insider (as the case may be) is valid for a period of twelve (12) months from date of award. At the end of the loyalty tier upgrade period, if Cardmembers have not achieved the applicable spend requirements for their loyalty tier, they will be downgraded to the relevant membership tier.
- 5.6 Cardmembers, who are KrisShopper Insider, will earn 5.5 KrisFlyer miles for every Singapore One Dollar (S\$1) spent on all KrisShop purchases made inflight on Singapore Airlines and on KrisShop.com using their Card, where:
 - a) 15 KrisFlyer miles for every Singapore Five Dollar (S\$5) spent (equivalent to 3 KrisFlyer miles per Singapore Dollar) will be awarded by UOB in accordance with Clauses 1.3 and 1.5 above,
 - b) In the case where Cardmembers are KrisShopper Insider, 2.5 KrisFlyer miles for every Singapore One Dollar (S\$1) spent will be awarded by KrisShop.
- 5.7 For the 2.5 KrisFlyer miles for every Singapore One Dollar (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.
- 5.8 The benefits under this Clause 5 are governed by and subject to the applicable KrisShop terms and conditions at krisshop.com/en/page/kf-miles

6. Other Benefits and Privileges

2 x S\$15 worth of Grab Rides to or from Changi Airport

- 6.1 You will enjoy two (2) Grab Promotion Codes ("Grab Promo Code") worth Singapore Fifteen Dollars (S\$15) to or from Changi Airport with the promotion code "KFUOBCC" in a calendar year. The Grab Promo Code may be used for all Grab rides (except for GrabAssist Plus, GrabCar for Cyclists, GrabHitch, GrabShare and GrabPet XL) 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) and is limited to the first one thousand (1,000) redemptions per month on a first-come-first-serve basis.



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- 6.2 UOB reserves the right to update the applicable Grab rides from time to time without prior notice.

2 x S\$15 off Changi WiFi

- 6.3 You will enjoy two (2) ChangiWiFi e-cash redemption code worth Singapore Fifteen Dollars (S\$15) in a calendar year. An e-redemption code will be issued to a Cardmember when he/she SMSes "KFUOBCC<space>16-digit card number" to 77862. The booking must be made at www.changirecommends.com/owifi.aspx and payment must be made on the Card at Changi Recommends counter. The ChangiWiFi e-cash redemption code may be redeemed once per half yearly (i.e Jan to Jun and Jul to Dec) and is limited to the first one thousand (1,000) redemptions per month on a first-come-first-serve basis. Offer is subject to WiFi router availability.

The e-cash redemption code expires on 30 June 2026 (inclusive of the date mentioned).

Renewal Fee Bonus

- 6.4 10,000 KrisFlyer miles will be awarded to your KrisFlyer membership account within three (3) months after the full annual fee is posted and paid. If the annual fee payment is subsequently reversed, either in full or partial and for whatsoever reason, the 10,000 KrisFlyer miles awarded will be reversed upon annual fee reversal. If the Cardmember's KrisFlyer membership account does not have sufficient KrisFlyer miles balance at the time we perform the reversal, then notwithstanding the waiver, we will, impose the full annual fee on the Cardmember's account.

S\$10 Kris+ Sign Up Bonus

- 6.5 From 1 January 2025 to 31 December 2025 (both dates inclusive) ("Campaign Period"), a KrisFlyer member who resides in Singapore and has successfully completed an Eligible Kris+ Sign Up (defined in Clause 7.5 below) during the Campaign Period ("Participant") shall receive 1,000 KrisPay miles (equivalent to Singapore Ten Dollars ("S\$10")) ("Sign-Up Bonus Miles").
- 6.6 For the purposes of these terms and conditions, an "Eligible Kris+ Sign Up" is defined as follows:
- (a) when a KrisFlyer member logs into the Kris+ app for the first time, during the Campaign Period, and successfully inputs the referral code **KPUOB25** when





prompted with the referral code field during the first Kris+ login/Wallet creation.

(b) Each new Kris+ user must successfully make a minimum payment of Singapore Five Dollars (S\$5) via Apple Pay or Google Pay™ via the payment function in the Kris+ app at any Kris+ partner with Kris+ payment enabled, or by purchasing a Kris+ in-app voucher.

- 6.7 The Sign-Up Bonus Miles will be awarded to each Participant who successfully completes an Eligible Kris+ Sign-Up. The Sign-Up Bonus Miles shall be valid for six (6) months from the date of credit, following which they shall expire and no extensions will be permitted.
- 6.8 For the avoidance of doubt, any KrisFlyer member who has either logged in to the Kris+ app outside of the Campaign Period or did not input the referral code **KPUOB25** when he/she logs into the Kris+ app for the first time during the Campaign Period will not be eligible for any Sign-Up Bonus Miles.
- 6.9 KrisPay miles credited into the Participant's KrisPay account can only be used within the Kris+ app and cannot be transferred into any KrisFlyer account. KrisPay miles are also non-transferable to other Kris+ accounts and cannot be exchanged for cash.
- 6.10 All decisions made by Singapore Airlines in respect to any matter relating to the Sign-Up Bonus Miles shall be final.
- 6.11 The benefits under this Clauses 6.5 to 6.10 above are governed by and subject to the applicable Kris+ terms and conditions.

7. Complimentary Travel Insurance

Cardmembers must charge the entire fare for travel on public conveyance/transportation (limited to air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment) in advance of the scheduled departure time to their Cards to qualify for the complimentary travel insurance (the "Travel Insurance") which has the following benefits:

Travel Personal Accident Insurance of up to S\$500,000

Covers accidental death or disablement whilst on public conveyance:

- Singapore Five Hundred Thousand Dollars (S\$500,000) for Cardmember.



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Emergency Medical Evacuation and Repatriation

- Up to Singapore Fifty Thousand Dollars (\$\$50,000) for Cardmember.

The specific terms, conditions and exclusions applicable to this Travel Insurance are set out in the [Insurance Certificate and Agreement](#) which is the operative document. You should seek advice from a qualified adviser or call the insurance firm directly if in doubt.

8. Fees for Foreign Currency Transactions and Transactions Processed Outside Singapore

1	Transaction made in foreign currency:-	
(a)	(i) Non-SGD, non-USD and non AUD transaction;	The transaction will be converted at the prevailing exchange rates of the relevant credit card company, first to USD, then to SGD;
OR		
	(ii) USD or AUD transaction:	The transaction will be converted to SGD at the prevailing exchange rates of the relevant credit card company;
(b)	Non-SGD transaction;	A foreign currency factor of 3.25% on the amount converted will be charged (out of which 1% will be retained by Mastercard).
2	Transaction made in SGD and processed outside Singapore:-	
	SGD transaction processed outside of Singapore	An International Processing fee of 1% of the transaction amount will be levied.

9. 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 2001 of Singapore to enforce or enjoy the benefit of any of these Terms.

10. Applicable Law and Jurisdiction

- 10.1 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.

- 10.2 Without prejudice to any other provision in these Terms, any sum payable by or due from us under any Card 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.
- 10.3 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.
- 10.4 You agree not to bring any action against us in connection with any Card if more than one year has passed after the cause of action has arisen.
- 10.5 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 KrisFlyer UOB Credit Card and terminating all Services and making such reports and taking such actions we may deem appropriate.

11. General

- 11.1 No UNI\$ will be awarded for all transactions made with the Card. For spend at UOB\$ merchants, the Card will only earn UOB\$ but not KrisFlyer miles.
- 11.2 These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement. Full terms and conditions of the UOB Cardmember Agreement (uob.com.sg) and UOB Rewards (uob.com.sg/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. These Terms shall prevail in relation to any matter concerning the Card. These Terms shall prevail over any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Card.





- 11.3 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 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.
- 11.4 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.
- 11.5 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.
- 11.6 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 or clawback 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.
- 11.7 To earn and receive KrisFlyer miles, your Card 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 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.
- 11.8 Participation in the KrisFlyer programme is subject to the terms and conditions of the KrisFlyer programme. If Singapore Airlines 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.
- 11.9 UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission or posting of Card transactions.



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- 11.10 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 and 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.
- 11.11 Our decision on all matters relating to your Card 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.
- 11.12 Without prejudice to any other provisions in these Terms as well as the Other Terms, you hereby expressly authorise us to use and disclose to Singapore Airlines and its subsidiaries all such information relating to your Card for purposes of the crediting of KrisFlyer miles, including but not limited to your KrisFlyer membership account number, research and marketing.
- 11.13 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, these Terms shall prevail.
- 11.14 All information is correct at the time of publishing and we make no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

12. Definitions

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

"Card" means the KrisFlyer UOB Credit Card.

"Card Account" means any account in respect of the Card.

"Cardmember" means KrisFlyer UOB Credit Cardmembers.



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"Card Membership Year" means a period of 12 months starting from the month in which the Card application is approved. For example, if the Card application is approved in May 2019, then the Card Membership Year will be from May 2019 to April 2020 and so on for each subsequent Card Membership Year.

"Card 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 above.

"Dining" means the Card Transaction(s) made at establishments whose main business activity is classified as food and beverage and bearing the Merchant Category Codes (MCC) or transaction description listed in the table below. UOB determines an online retail transaction based on system indicators. Business classifications and system indicators are both decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Category	Merchant Category Codes (MCC) or transaction description ¹
Eating places and Restaurants, Bars and Fast food restaurants	5812, 5813 and 5814
Online food delivery (Grab Food, Deliveroo and Foodpanda)	DELIVEROO* DELIVERY HERO* FOODPANDA* 4121 PAYPAL *DELIVEROOSI (wef 1 April 2021) PAYPAL *FOODPANDASG (wef 1 April 2021)

"KrisFlyer programme" means the frequent flyer programme operated by Singapore Airlines.

"Kris+ Card Transaction(s)" mean the Card Transaction(s) made on the Kris+ mobile application.

"New Kris+ customers" mean KrisFlyer members who log into Kris+ app and perform a transaction for the first time.

"Online Shopping" means the Card Transaction(s) made at fashion websites that sells clothes, shoes, jewellery, accessories and bags as its main business activity including card-not-present transactions like ecommerce/mail/phone order transactions in local and foreign currencies, provided that such merchant fall within any one of the following Merchant Category Codes (MCC). UOB determines an online retail transaction based on system indicators. Business classifications and system





indicators are both decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Category	Merchant Category Codes (MCC)
Online Shopping	4816, 5262 (wef 1 April 2021), 5306, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699, 5732, 5733, 5735, 5912, 5942, 5944-5949, 5999, 7278 (only for Shopee, Lazada and Qoo10; wef 1 Apr 2021) Note: WEF 1 July 2020, please be informed that any online payment made to Computer Software Stores (5734), Direct Marketing Merchants (5964 - 5969), Artist Supply Stores, Craft Shops (5970) and Florists (5992) are excluded from the awarding of Accelerated Miles.

"Online Travel" means the Card Transaction(s) made at the following merchants via their official websites or mobile applications bearing the corresponding transaction descriptions. UOB determines an online transaction based on system indicators. System indicators are decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Merchants	Transaction Description(s) ¹
Agoda (www.agoda.com)	AGODA* PAYPAL *AGODACOMPAN
Airbnb (www.airbnb.com)	AIRBNB* PAYPAL *AIRBNB AIRBNB
Booking.com (www.booking.com)	HOTEL ON BOOKING.COM* BOOKING.COM* PAYPAL *BOOKING.COM B.COM* (wef 1 April 2021)
Expedia (www.expedia.com)	EXPEDIA* PAYPAL *EXPEDIA.COM
Hotels.com (www.hotels.com)	HOTELS COM* HOTELS.COM* PAYPAL *HOTELS.COM HOTELSCOM* (wef 1 April 2021) HOTEL*HOTELS.COM (wef 1 April 2021)
Kaligo (www.kaligo.com)	KALIGO*
Traveloka (www.traveloka.com)	TRAVELOKA* PAYPAL *TRAVELOKA



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Trip.com (www.trip.com)	TRIP.COM*
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"Pelago Card Transaction(s)" mean the Card Transaction(s) made at Pelago.

"Principal Cardmember" means the principal cardmember of the Card Account.

"Scoot" means Scoot Pte Ltd.

"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.

"Singapore Airlines Group Related Card Transaction(s)" means the Card Transaction(s) made with Singapore Airlines, Scoot and KrisShop. For avoidance of doubt, Kris+ Card Transactions and Pelago Card Transactions are not considered Singapore Airlines Group Related Card Transactions.

"Transport" means the Card Transaction(s) made at public transport including local bus, trains, and taxis, provided that such merchant fall within any one of the following Merchant Category Codes (MCC) or transaction descriptions. Business classifications are decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Card.

Category	Merchant Category Codes (MCC) or transaction descriptions ¹
Local public bus and trains	BUS/MRT*
Taxis and ride hailing	4121

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

"wef" means with effect from.

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

Note:

¹The transaction descriptions accompanied by the symbol "*" stated in these Terms include any combination or derivation of that description, such as a shopper statement of the type of product or service offered by the merchant and/or transaction condition. For example, the transaction description "GRAB*" includes variations such as "GRAB12345", "GRABFOOD123456", and other combinations that begin with "GRAB".



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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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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14 October 2025 (Version 1.2)



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