

UOB UnionPay Card – SplendorPlus Campaign 2025 Terms and Conditions (“Terms and Conditions”)

1. Eligibility and Promotional Period

- 1.1 This **UOB UnionPay SplendorPlus Campaign** (“**Promotion**”) is only valid from 1 May 2025 to 31 December 2025, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you are deemed to have agreed to be bound by these Terms and Conditions.
- 1.2 This Promotion is only open to principal and supplementary cardholders of a valid and existing UOB UnionPay Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (the “**UOB Card**”) that is in good standing and satisfactorily conducted in the opinion of UOB.
- 1.3 Under this Promotion, you shall be eligible to receive an additional cash rebate amounting to 3% on all Eligible Transactions charged by you to your UOB Card account during the Promotion Period (the “**Additional Cash Rebate**”), provided always that the total cash rebate (which shall include the Additional Cash Rebate) that you may earn in any month arising from transactions incurred on your UOB Card account during the Promotion Period shall not exceed a total cap of S\$50. The Additional Cash Rebate will be computed based on the monetary value of all Eligible Transactions made in a calendar month during the Promotion Period.
- 1.4 For the purposes of this Promotion:
- a) “**Eligible Transactions**” shall mean any retail transactions for the purchase of goods and/or services in Chinese Mainland successfully charged to the UOB Card, processed through the UnionPay Network, captured on UOB’s systems with the country code “CN”, and posted on your UOB Card account during the Promotion Period, but excluding:
 - i. the Excluded Transactions (as defined below); and
 - ii. transactions charged to your UOB Card which are effected through third-party mobile or digital wallets such as Alipay, WeChat and WeixinPay.
 - b) **Chinese Mainland**, for the purposes of this Promotion only, means the People’s Republic of China excluding the Hong Kong Special Administration Region, the Macau Special Administrative Region and Taiwan.
 - c) For the avoidance of doubt, Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB’s then prevailing exchange rate applicable at the time of exchange. The transaction amount posted to your UOB Card account will be used for the purposes of computing any rebate to be awarded to you under this Promotion.
 - d) “**Excluded Transactions**” shall mean transactions for recurring payment, payment of funds to prepaid accounts, including top-ups for any pre-paid card, Instalment Payment (IPP) Plans, online money transfers, balance/funds transfers, instalment/personal loans, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, SMART\$ transactions, gambling related transactions, any card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB, and without limiting the generality of the foregoing, also exclude transactions consisting of/containing the following references:

MCC	Description
5965	Direct marketing – Combination Catalog and Retail Merchants (wef 1 October 2024)
5993	Cigar Stores and Stands (wef 1 October 2024)
8699	Membership Organizations (Not Elsewhere Classified) (wef 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 October 2024)

• AMAZE* TRANSIT*	• NETSFLASHPAY*	• Saxo Cap Mkts Pts Ltd
• AMAZE* (wef 1 October 2024)	• NORWDS* (wef 21 July 2024)	• SINGPOST - SAM
• AXS*	• MB *	• SKR*PLUS500CY LTD
	MONEYBOOKERS.COM	
• AXS Payment*	• OANDA ASIA PAC	• SKR*SKRILL.COM
• BUS/MRT*	• OANDAASIAPA	• SMOOVE PAY
• CITY INDEX*	• PAYPAL* PLUS500	• SP Digital*
• EZ LINK*	• PAYPAL* PLUS500.COM	• SP Services*
• EZ LINK PTE LTD (FEVO)	• PAYPAL *	• TRANSIT*
	BIZCONSULTA	
• EZ-LINK*	• PAYPAL *	• TRANSIT LINK*
	OANDAASIAPA	
• EZLINK*	• PAYPAL *	• TRANSITLINK*
	CAPITALROYA	
• EZLINKS*	• PLUS500	• WWW.IGMARKETS.COM.
		SG
• EZLINKS.COM	• PLUS500CY LTD	• WWW.MYEZLINK.COM.
		SG
• FLASHPAY*	• PLUS500UK LIMITED	• WWW.PLUS500.CO.UK
• FLASHPAY ATU*	• RWS-LEVY	• TL-ABT*
• IPAYMY*	• Razer Pay	

UOB reserves the right at any time to amend the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.

- 1.5 For the avoidance of doubt, the supplementary cardholder's spending on Eligible Transactions will accrue to the principal cardholder, and vice versa.

2. Cash Rebate

- 2.1 If you are eligible to receive the Additional Cash Rebate, the Additional Cash Rebate will be credited to the principal cardholder's UOB Card account by no later than the first week of the next calendar month.
- 2.2 The Additional Cash Rebate can only be used to offset against payments for future transactions charged to your UOB Card account.
- 2.3 The Additional Cash Rebate is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 2.4 For the avoidance of doubt, your UOB Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Additional Cash Rebate is credited into and posted on your UOB Card account, the Additional Cash Rebate shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.
- 2.5 In the event that you are subsequently discovered to be ineligible, not entitled or disqualified to participate in the Promotion or to receive the Additional Cash Rebate, any other situation that UOB deems fit at its discretion has occurred to disqualify you from being awarded the Additional Cash Rebate, then UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason to amend, correct or adjust the value of the Additional Cash Rebate, suspend, revoke or forfeit the Additional Cash Rebate.

3. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

Appendix 1**General Terms and Conditions Governing Promotions**

1. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit the reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the

necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.

9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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