

**Terms & Conditions for a 20" travel luggage for UOB Credit Card  
'Scan & Redeem' Approval Promotion (the "Promotion")**

**1. Promotion**

- 1.1. By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**"). The Promotion is only valid for promotion period applicable to each Participating Merchant or Event (as hereinafter defined) in this Promotion (the "**Promotion Period**"), as set out in the list of Participating Merchants or Event accessible via the link set out in Clause 1.3(b) below.
- 1.2. This Promotion is only open to individuals who are new to United Overseas Bank Limited ("**UOB**") Credit Cards.
- 1.3. To participate in this Promotion, you must satisfy all of the following conditions:
  - (a) you must not be an existing principal holder of any credit card issued by UOB in Singapore at the time when your application for a UOB Credit Card is approved and you must not have cancelled any UOB credit card as a principal cardholder six (6) months prior to the commencement of the Promotion Period;
  - (b) you must successfully submit an application for a new UOB Credit Card as a principal cardholder via MyInfo by following the application instructions displayed on the advertisement for this Promotion at any store or space (including but not limited to placemats, banners, posters, stickers, tent cards), flyers, web portals, electronic or direct mailers and/or social media platforms of the [participating merchants or events for this Promotion](#) (collectively, the "**Participating Merchant or Event**") during the applicable Promotion Period for that Participating Merchant or Event (the "**Application**"); and
  - (c) your Application must be approved by UOB during the Promotion Period.
- 1.4. For the avoidance of doubt:
  - 1.4.1. If your application is submitted via any mode other than that stated in Clause 1.3(b) above, you shall not be eligible to participate in this Promotion.
  - 1.4.2. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning such Application nor be liable to any party.

**2. Luggage**

- 2.1. If you are amongst the first 400 participants of this Promotion to satisfy all of the conditions in Clause 1.3 above, you shall be eligible to receive a free 20" travel luggage (the "**Luggage**").

- 2.2. If you are eligible to receive the Luggage, you will be notified via SMS based on your Singapore mobile number in UOB's records within two months from the date of your UOB Credit Card's approval date (or such other date as UOB may determine in its sole discretion) (the "**SMS Notification**"). The SMS Notification will set out details on the redemption of the Luggage. UOB reserves the right to decline any redemption of the Luggage if any one of the requirements set out in the SMS Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed SMS Notification.
- 2.3. You are required to follow the instructions set out in the SMS Notification in order to redeem the Luggage. UOB shall not be responsible or liable in any way to any person arising from your inability to redeem your Luggage from the designated redemption centre ("**Redemption Centre**") that will be provided in the SMS Notification.
- 2.4. The validity of the Luggage redemption will be stated in your SMS Notification (the "**Expiry Date**"). Strictly no extension of the Expiry Date is allowed. If you do not redeem your Luggage by the Expiry Date, your rights to the Luggage redemption will be forfeited.
- 2.5. To redeem your Luggage, you must present the code relating to your Luggage redemption to the staff at the Redemption Centre. Only one Luggage can be redeemed per SMS Notification
- 2.6. Redemption of the Luggage remains subject to any terms and conditions as may be imposed by UOB and/or the Redemption Centre from time to time at its sole discretion, which shall be your sole responsibility to comply with.
- 2.7. UOB and/or the Redemption Centre shall be entitled to decline the redemption of your Luggage if, in its opinion, the SMS Notification displayed on the screen of your mobile device is or appears to be a counterfeit or altered, defaced, damaged, or tampered with (as applicable).
- 2.8. The Luggage are issued on a first-come-first-served basis, whilst stocks last and subject to availability. UOB and/or the Redemption Centre shall not be required to notify and/or update on the stock availability of the Luggage.
- 2.9. You are only entitled to receive one (1) Luggage under this Promotion.
- 2.10. The Luggage is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Luggage is allowed.
- 2.11. UOB may substitute the Luggage with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.12. The Luggage is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Luggage. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Luggage and UOB assumes no liability or responsibility for the acts or omissions of the merchants or defects in the Luggage. Any dispute regarding the Luggage is to be resolved directly with the merchant and/or supplier of the Luggage. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Luggage. For the purposes of this clause, "Luggage" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Luggage.
- 2.13. For the avoidance of doubt:

2.13.1. Your UOB Credit Card account must be active, valid, subsisting and/or in good standing at all times as determined by UOB in its sole discretion. In the event that your UOB Credit Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before your redemption of the Luggage, your rights to the Luggage redemption shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

2.13.2. UOB may at its discretion forfeit the Luggage or, if already awarded, reclaim the Luggage at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if your principal UOB Credit Card account applied under this Promotion is closed or terminated within nine (9) months from date such account was opened. If the monies standing to the credit of your UOB account(s) are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Luggage not exceeding Two Hundred Singapore Dollars through such means as UOB may determine in its sole discretion.

### 3. **General**

3.1. 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.

3.2. 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 the Luggage 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 any third party applications, howsoever caused.

3.3. 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 for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.

- 3.4. 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.
- 3.5. If UOB determines that you are ineligible to participate in this Promotion or to receive the Luggage, UOB may in its sole discretion forfeit the Luggage, reclaim the Luggage or charge to and debit an amount equal to the value of the Luggage 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 Luggage through such means as UOB may determine in its sole discretion.
- 3.6. 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.
- 3.7. 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.
- 3.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions (including but not limited to the prevailing activate & spend online promotions as found in <https://www.uob.com.sg/creditcards/instant.html>).
- 3.9. 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 personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.10. 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.
- 3.11. 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.