

**Terms and Conditions Governing  
UOB Empire World Business Mastercard S\$200 Resort World Sentosa Gift Vouchers Campaign**

**1. Promotion**

- 1.1 This UOB Empire World Business Mastercard S\$200 Resort World Sentosa Gift Vouchers promotion (this “**Promotion**”) is valid from 1 July 2022 to 31 December 2022, both dates inclusive (“**Promotion Period**”).
- 1.2 By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3 This Promotion is only open to applicants who are applying for a new UOB Empire World Business Mastercard with United Overseas Bank Limited (“**UOB**”).
- 1.4 To participate in this Promotion, you must satisfy all of the following requirements:
- (a) you must successfully submit an application for a new UOB Empire World Business Mastercard during the Promotion Period (the “**Application**”);
  - (b) your Application must be successfully approved by UOB and you must be successfully issued with the UOB Empire World Business Mastercard (the “**Eligible Card**”) during the Promotion Period;
  - (c) you must successfully charge a minimum aggregate amount of S\$500 in Eligible Transactions (as defined below) on your Eligible Card within the first calendar month from the month which your Eligible Card was issued (the “**Spend Period**”). (Example: if the Eligible Card is issued on 18 July 2022, the Spend Period will be from 18 July 2022 (i.e. card issuance date) to 31 August 2022, both dates inclusive.)
- 1.5 For the purposes of this Promotion:
- (a) “**Eligible Transactions**” means all local and overseas transaction(s) made and processed by the respective merchants/acquirers as a Mastercard transaction and which are successfully charged to your Eligible Card account and captured/posted on UOB’s systems, but shall exclude the Excluded Transactions (as defined below).
  - (b) “**Excluded Transactions**” means:
    - (i) Any bill payment transactions;
    - (ii) Any cash advances, balance and/or funds transfers, instalment payments, or personal loans;
    - (iii) Any top-ups or payment of funds to payment service providers or prepaid accounts (including, but not limited to, top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay, ShopeePay, Alipay, etc.);
    - (iv) SmartPay transactions;
    - (v) UOB\$ transactions;

- (vi) Business Payment Plans transactions;
- (vii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees)
- (viii) Any amount charged that is subsequently cancelled, voided, refunded or reversed for any reason;
- (ix) Any transaction classified under one or more of the following Merchant Category Codes (the “MCC”):

MCC	Description
4111	Transportation - Others
6012	Member Financial Institution – Merchandise and Services
6211	Securities – Brokers and Dealers
6300	Insurance Sales / Underwrite
6399	Insurance
6513	Real Estate Agents & Managers – Rentals
6540	Stored Value Card Purchase/Load
7995	Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
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
8661	Organizations, Religious
8651	Organizations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9311	Tax Payment
9399	Government Services – not elsewhere classified
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

- (x) Any transaction consisting of/containing the following references:

EZLINK*	WWW.IGMARKETS.COM.SG
EZ-Link*	TRANSIT LINK*
EZ Link*	TRANSITLINK*
WWW.MYEZLINK.COM.SG	AXS Payment*
FlashPay ATU*	AXSPayment*
FlashPayATU*	NETS VCASHCARD*
MB* MONEYBOOKERS.COM	PAY*ALLANDALE RENTALS
OANDAASIAPA	PAY*AMANDA CRIBBS

OANDA ASIA PAC	PAY*CAREFREEGUARANTEE
PAYPAL *PLUS500.COM	PAY*CARMEL VUE
PLUS500	PAY*HOMEAWAY HA-J7X6Z5
PLUS500UK LIMITED	PAY*HOMEAWAY HA-VQ26RC
SKR*PLUS500CY LTD	PAY*PAYPERBOOKING
WWW.PLUS500.CO.UK	PAY*PROPDAMAGEPROTECT
PAYPAL * BIZCONSULTA	PAY*RDD HA-VQ26RC
PAYPAL * OANDAASIAPA	PAY*VRBO COM 616241 1
PAYPAL * CAPITALROYA	PAYA LEBAR CO
Saxo Cap Mkts Pte Ltd	PAYPAL*
SKR*SKRILL.COM	

1.6 For the avoidance of doubt:

- a) All Applications are subject to approval which will be determined by UOB in its absolute discretion. UOB shall not be required to provide any reason or notice of any unsuccessful Application.
- b) The date of the Eligible Transactions will be determined based on the posting date reflected on UOB's systems and stated in your monthly Eligible Card statement.
- c) All Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange and the Singapore dollar amount posted on UOB's system will be used for the purposes of this Promotion.
- d) UOB reserves the right, at any time at its sole discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
- e) 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 categorization of a merchant's MCC.

2. **Gift**

- 2.1 If you are amongst the first 125 participants to satisfy all of the conditions in Clause 1.4 above in this Promotion, you shall be eligible to receive S\$200 worth of Resort World Sentosa Gift Vouchers ("**Gift**").
- 2.2 If you are eligible to receive the Gift, you will be sent a letter with the Gift to your last known mailing address on UOB's records by 28 February 2023 (or such other date as UOB may determine in its sole discretion) (the "**Letter**").
- 2.3 The Letter will set out details on the validity and use of your Gift. UOB will not be liable in any way for any delay in receipt of the Letter and UOB will not extend the validity period of the Gift for any reason whatsoever. No replacement will be issued for a misplaced, lost, stolen or destroyed Gift or Letter.

- 2.4 Use of the Gift remains subject to the prevailing terms and conditions imposed by the relevant third-party merchants of the Gift (or such other terms and conditions which these third-party merchants may impose subsequently in their sole discretion), which shall be your sole responsibility to comply with.
- 2.5 Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.6 You are only eligible to receive one (1) Gift under this Promotion.
- 2.7 The Gift is strictly non-transferable and non-assignable. The Gift 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 Gift is allowed.
- 2.8 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.9 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
- 2.10 Your Eligible Card account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reasons whatsoever before you receive the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

### 3. **General**

- 3.1. The following persons shall not be eligible to participate in this 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 Gift 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.

- 3.3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to the determination of whether you have met all the requirements of this 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 this Promotion.
- 3.4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.
- 3.5. The Terms shall be read in conjunction with the prevailing UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) 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 this Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6. UOB may, at any time and at its discretion terminate this Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8. 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.
- 3.9. 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.
- 3.10. 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.
- 3.11. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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