

KrisFlyer UOB Credit Card - Get up to 12,000 KrisFlyer miles or complimentary Singapore Airlines/SilkAir return air ticket to Bangkok, Lombok or Penang (“Promotion”) Terms and Conditions (“Terms and Conditions”)

1. Eligibility

- 1.1 This promotion is valid from **23 April 2019** to **14 July 2019** (both dates inclusive) (“**Promotion Period**”) and is open to all individuals (“**Eligible Cardmember**”) who
- (a) successfully applies for a KrisFlyer UOB Credit Card (“**Eligible Card**”) with United Overseas Bank Limited (“**UOB**”) in Singapore during the Promotion Period and the Eligible Card application is approved by UOB within the Promotion Period; and
 - (b) is a Singapore Airlines KrisFlyer member.
- 1.2 Without limiting the generality of the above, the following persons shall not be eligible for the Promotion:-
- (a) Cardmembers whose Eligible Card account(s) is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during the Promotion Period and for the avoidance of doubt, termination of a supplementary cardholder’s Eligible Card account will not by itself disqualify the principal cardholder of the Eligible Card from participating in the Promotion;
 - (b) Cardmembers whose Eligible Card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;
 - (c) Cardmembers who are mentally unsound, facing legal incapacity or is 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 discretion, without any reason or prior notice at any time.

2. Award

2.1 Eligible Cardmembers who fulfill the conditions set out below (each a “**Qualified Cardmember**”) will be entitled to the following awards (“**Award**”):

	“ New UOB Credit Cardmember ”	“ Existing UOB Credit Cardmember ”
	i.e. Eligible Cardmembers who are NOT holding any UOB credit card prior to the card opened date of the Eligible Card	i.e. Eligible Cardmembers who are holding any UOB credit card on and prior to the card opened date of the Eligible Card
Award	5,000 KrisFlyer miles	
Conditions	Eligible Cardmember must have <ul style="list-style-type: none"> successfully charged a <u>single transaction</u> of at least Singapore Five Dollars (\$5.00) worth of Eligible Transactions to his/her Eligible Card account within the Spend Period (“First Spend”) 	
Fulfillment of Award	<ul style="list-style-type: none"> 3,000 KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to the Eligible Card in following month after the First Spend is made Next 2,000 KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to the Eligible Card by 31 October 2019 	

Additionally,

	New UOB Credit Cardmember	Existing UOB Credit Cardmember
Award	Award A: One (1) complimentary Singapore Airlines/SilkAir return air ticket to Bangkok, Lombok or Penang (Award keyword: WELCOMETICKET) OR Award B: Additional 7,000 KrisFlyer miles (Award keyword: WELCOMEMILES)	Not applicable
Conditions	Eligible Cardmember must have <ul style="list-style-type: none"> successfully charged at least Singapore Two Thousand Dollars (\$2,000.00) worth of Eligible Transactions to his/her Eligible Card account within <u>60 calendar days</u> (“Spend Period”) from the card opened date of the Eligible Card (“Qualifying Spend”) 	Not applicable

	<ul style="list-style-type: none"> successfully enrolled for the Promotion by sending <Award keyword><space>NRIC/Passport number as per bank's records to 77862 within the Spend Period <p><i>Example:</i> WELCOMETICKET S1234567A (For Award A)</p> <p>WELCOMEMILES S1234567A (For Award B)</p>	
Fulfillment of Award	<ul style="list-style-type: none"> Each Qualified Cardmember will be notified about the fulfillment of the Award by post and/or SMS to the Qualified Cardmember's last known address or mobile number as per UOB's records by 31 October 2019 	Not applicable

All enrollments in respect of the Promotion must be done via SMS by Eligible Cardmembers who are New UOB Credit Cardmembers. Only SMSes received by UOB in accordance with the paragraph 2.1 shall be considered for the Promotion. New UOB Credit Cardmembers will receive a confirmation SMS from UOB once he/she successfully enrolled for the Promotion.

In the event where New UOB Credit Cardmembers sent more than 1 SMS, only the latest SMS received by UOB in accordance with the paragraph 2.1 will be considered.

2.2 For the complimentary Singapore Airlines/SilkAir return ticket,

(a) the redemption and travel period are:

Redemption Period	Travel Period
By 30 November 2019	By 29 February 2020, with the following blackout dates: 29 November 2019 to 29 December 2019 and 24 January 2020 to 26 January 2020 Flight Restrictions Bangkok: Valid on SQ978, SQ973, SQ982 and SQ981 only Penang: Valid on MI352, MI345, MI356 and MI347 only

- (b) taxes and other charges are to be paid by Qualified Cardmembers
- (c) subject to the availability of seats, flights restrictions, ticketing deadline and accompanying airlines terms and conditions
- (d) if the complimentary return air ticket is not redeemed before the expiry of the redemption period, it will be forfeited (without any liability on the part of

Singapore Airlines, SilkAir or UOB to any of the Qualified Cardmember whose complimentary return air ticket was forfeited).

2.3 For the purpose of this Promotion:-

- (a) **“Eligible Transactions”** shall mean all retail transaction(s) (regardless of country or currency) and inclusive of installment payment plans successfully captured and posted to the Eligible Card account during the Spend Period **BUT** shall exclude the Excluded Transactions.

For the avoidance of doubt, the benefit of all transactions incurred by a supplementary holder of the Eligible Card (**“Supplementary Cardmember”**) in respect of the Promotion shall accrue to the applicable Eligible Cardmember and form part of that Eligible Cardmember’s Eligible Transactions.

- (b) **“Excluded Transactions”** shall mean:-

- (i) NETS and NETS-related transactions, SmartPay, personal loan, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges and reversals on the Eligible Card account
- (ii) payments made to charitable/religious organisations, insurance, government institutions and services, with the following Merchant Category Codes:

Category	Merchant Category Codes (MCC)
Charitable/religious organisations	8398 and 8661
Insurance	6300 and 6399
Government institutions and services	9399, 9211, 9222, 9223, 9311, 9402 and 9405

- (iii) other transactions of the following:

Automated self-service kiosk

- AXS PAYMENT

Payment of Funds to Prepaid Accounts

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| <ul style="list-style-type: none"> • 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* • OANDA ASIA PAC* | <ul style="list-style-type: none"> • OANDAASIAPA • PAYPAL * BIZCONSULTA • PAYPAL * CAPITALROYA • PAYPAL * OANDAASIAPA • PAYPAL* PLUS500 • PAYPAL* PLUS500.COM • Saxo Cap Mkts Pte Ltd • SKR*SKRILL.COM • SKR*xglobalmarkets.com* • SKYFX.COM* • TRANSIT LINK* • WWW.IGMARKETS.COM.SG • City Index* • YOUTRIP* |
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- (iv) balances owing on the Eligible Card accounts accruing from months that do not fall within the Spend Period;
- (v) any transaction that was subsequently cancelled, voided or reversed for any reason; and/or

UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, 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. All Eligible Cardmembers shall be bound by these amendments or variation.

- 2.4 For the purposes of calculating the Qualifying Spend, 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. If an Eligible Transaction is cancelled or reversed after the applicable Spend Period is over and the total amount spent during the Spend Period falls short of the Qualifying Spend, the Qualified Cardmember will not be considered to have incurred the Qualifying Spend.
- 2.5 Limited to one (1) Award per Qualified Cardmember under the Promotion and the Award is not for resale and not transferrable or exchangeable for cash, credit, other gifts or benefit of any kind.
- 2.6 Expedite of fulfillment of Award is not allowed.
- 2.7 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the applicable Award is awarded into the applicable Eligible Card account, such Award shall be forfeited and the Qualified Cardmember shall not be entitled to any compensation or payment whatsoever.

SMS Enrollment

- 3.1 All enrollments in respect of the Promotion must be done via SMS by the Eligible Cardmember in the form set out in these Terms and Conditions. Any incomplete or inaccurate SMS enrollment will not be considered and will be disqualified. Notwithstanding anything herein, UOB may at any time in its discretion and without giving prior notice, determine the eligibility of any SMS enrollment.
- 3.2 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 for any undelivered, lost or delayed SMS sent and/or received by the Eligible Cardmembers. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such vendors, authorities, service providers or third parties for the sending and/or receipt of any SMS in connection with the Promotion.

4. General

- 4.1 Cardmembers are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme (collectively, “**Standard Terms**”) will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the Standard Terms. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
- 4.2 UOB shall not be responsible or liable for any failure or delay in the transmission or receipt of evidence of sale transactions by Mastercard/Visa/ Unionpay/JCB/CUP/ American Express, merchant establishments, merchant acquirer, postal or telecommunication authorities/provider or any other parties which may result in a transaction made by the Eligible Cardmember and/or the Supplementary Cardmember being omitted from being posted to the Eligible Cardmember’s Eligible Card account and/or the Supplementary Cardmember’s Eligible Card account and/or captured in UOB’s system during the Spend Period;
- 4.3 Notwithstanding anything in the Terms and Conditions, UOB may at any time vary, modify, add or delete any of the Terms and Conditions, including, but not limited to, terminating or withdrawing the Promotion on or amending the duration of the Promotion, or the eligibility criteria, without giving any reason, prior notice 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 and all Eligible Cardmembers and Supplementary Cardmembers shall be bound by these amendments or variations.
- 4.4 Any Eligible Cardmember who participates in the Promotion will not be eligible to participate in any other UOB Credit Card Sign Up promotions.
- 4.5 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 the Eligible Cardmember has met all the requirements of the Promotion. UOB’s decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Eligible Cardmember). UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
- 4.6 UOB assumes no liability or responsibility for the ads or defaults of the merchant or defaults in the goods and services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the respective merchants. The merchants may apply conditions to the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
- 4.7 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency or discrepancies

these Terms and Conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail

- 4.8 A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
- 4.9 The terms and conditions herein shall be governed by the laws of the Republic of Singapore and all Cardmembers participating in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

United Overseas Bank Limited Co. Reg. No.193500026Z

30 June 2019