

KrisFlyer UOB Credit Card - Everyday Spend Promotion (“Promotion”) Terms and Conditions (“Terms and Conditions”)

1. Eligibility

- 1.1 This Promotion is valid from **20 April 2020** to **31 July 2020** (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by the Terms and Conditions of this Promotion.

To participate in this promotion, you must satisfy all of the following criteria (each an “**Eligible Cardmember**”):

- (a) you are a principal cardholder of the KrisFlyer UOB Credit Card (“**Eligible Card**”) with United Overseas Bank Limited (“**UOB**”) in Singapore during the Promotion Period;
- (b) you are a Singapore Airlines KrisFlyer member and have successfully linked your KrisFlyer membership to your Eligible Card
- (c) you have successfully registered to participate in the Promotion by sending an SMS, within the Promotion Period, with the format “**KFEVERYDAY<space>Last 5 alphanumeric digits of Principal Cardmember's NRIC or Passport Number**” to 77862 with your mobile number as per UOB Bank’s records

E.g. If your NRIC is S1234567A, you will need to send "KFEVERYDAY 4567A" to 77862

All registration in respect of the Promotion must be done via SMS by Eligible Cardmembers. 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. You will receive a confirmation SMS from UOB once you have successfully registered for the promotion.

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 you. You 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.

- 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. 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. Promotion

- 2.1 During the Promotion Period, if you have successfully charged total of at least S\$4,000 in Eligible Transactions (as defined below) to your Eligible Card (the “**Qualifying Spend**”), you (“**Qualified Cardmember**”) will be entitled up to 15 KrisFlyer miles per S\$5 spent on Eligible Everyday Transactions:

| Eligible Everyday Transactions | Base Miles | Additional Miles (“Award”) | Total miles |
|--|--|--|---|
| Grocery & Supermarket Transactions | 6 KrisFlyer miles per S\$5 spent (equivalent to 1.2 KrisFlyer miles per dollar) | 9 KrisFlyer miles per S\$5 spent (equivalent to 1.8 KrisFlyer miles per dollar) | 15 KrisFlyer miles per S\$5 spent (equivalent to 3 KrisFlyer miles per dollar) |
| Health & Beauty Transactions | | | |
| Electronics, Appliances & Furniture Transactions | | | |

Note: Base Miles is governed by KrisFlyer T&C

A maximum Award which you may earn under the Promotion is capped at 3,600 KrisFlyer miles (which is equivalent to S\$2,000 worth of Eligible Everyday Transactions).

For avoidance of doubt, all Eligible Transactions made before your successful SMS registration date but within the Promotion Period will be considered as qualifying spend.

- 2.2 For the purpose of this Promotion:

- (a) “**Eligible Transactions**” shall mean all retail transaction(s) (regardless of country or currency) successfully charged and posted to the Eligible Card account during the Promotion 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 all transactions that are listed in the Exclusion section (set out in Clauses 1.8 to 1.12) in the [Terms and Conditions Governing KrisFlyer UOB Credit Card](#) (available at www.uob.com.sg/KrisFlyerUOB/Credit) (“**KrisFlyer T&Cs**”) and further includes:
- (i) balances owing on the Eligible Card accounts accruing from months that do not fall within the Promotion Period; and
 - (ii) any transaction that was subsequently cancelled, voided or reversed for any reason.
- (c) “**Eligible Everyday Transactions**” shall mean Grocery & Supermarket Transactions, Health & Beauty Transactions and Electronics, Appliances & Furniture Transactions successfully charged and posted to the Eligible Card account during the Promotion Period, but shall exclude such transactions posted under Installment Payment Plans.
- (d) “**Grocery & Supermarket Transactions**” means local card transactions made at grocery stores and supermarkets in Singapore via their official retail stores, official website or official mobile applications with Merchant Category Code (“**MCC**”) 5411 in Singapore dollars. For the avoidance of doubt, card transaction(s) charged at grocery stores and/or supermarkets which are not classified as MCC 5411 or are under the SMART\$ rewards scheme – namely Cold Storage, Giant, Jasons, Market Place – will not be eligible for the Award under this Promotion. Full list of latest SMART\$ merchants are available at www.uob.com.sg/smart
- (e) “**Health & Beauty Transactions**” shall mean local card transaction(s) made at the following merchants in Singapore via their official retail stores, official websites or official mobile applications bearing the corresponding transaction descriptions.

| Merchant | Transaction Descriptions |
|-------------|--|
| Eu Yan Sang | EU YAN SANG* EU YANG SANG* PAYPAL *EUYANSANGHO PAYPAL *EUYANSANGSI PAYPAL *EUYANSANGMA |
| GNC | GNC* PAYPAL *GNC |
| Unity | UNITY BY FAIRPRICE* |
| Watsons | WATSONS* WATSON'S* |

- (f) “**Electronics, Appliances & Furniture Transaction**” shall mean local card transaction(s) made at the following merchants in Singapore via their official

retail stores, official websites or official mobile applications bearing the corresponding transaction descriptions.

| Merchant | Transaction Descriptions |
|---------------|------------------------------|
| Best Denki | BEST DENKI* |
| Challenger | CHALLENGER* |
| Courts | COURTS* COURTS SPORE LTD* |
| Harvey Norman | HARVEY NORMAN* |
| IKEA | IKEA* |

- (g) **“Eligible Everyday Transaction”** shall mean Grocery & Supermarket Transactions, Health & Beauty Transactions and Electronics, Appliances & Furniture Transactions, but shall exclude such transactions posted under Installment Payment Plans.

MCC and merchant transaction descriptions are both decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the Eligible Card.

- 2.3 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 Promotion Period is over and the total amount spent during the Promotion Period falls short of the Qualifying Spend, the Qualified Cardmember will not be considered to have incurred the Qualifying Spend.
- 2.4 The Award will be automatically credited to the Qualified Cardmember’s KrisFlyer membership account that is successfully linked to the Eligible Card by 30 November 2020.
- 2.5 Once the Award is credited to the 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.
- 2.6 Any request for expedited fulfillment of Award by a Qualified Cardmember will not be entertained or allowed by UOB.
- 2.7 Adjustments will be made to the Award 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 UOB’s sole and absolute discretion.
- 2.8 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.

3. **General**

- 3.1 Cardmembers are deemed to have accepted the Terms and Conditions when they participate in this Promotion. The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme (collectively, “**Standard Terms**”) and the KrisFlyer T&Cs 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, the KrisFlyer T&Cs and the Standard Terms, the Terms and Conditions shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
- 3.2 UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistakes, neglect, failure or omission in the transfer or transmission or posting of any Eligible Card transactions.
- 3.3 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.
- 3.5 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.
- 3.6 UOB assumes no liability or responsibility for the acts 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.
- 3.7 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.
- 3.8 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.
- 3.9 These Terms and Conditions 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

20 April 2020