

## **KrisFlyer UOB Credit Card - 10,000 KrisFlyer miles (“Promotion”) Terms and Conditions (“Terms and Conditions”)**

### **1. Eligibility**

1.1 This Promotion is valid from **7 October 2019** to **31 December 2019** (both dates inclusive) (“**Promotion Period**”) and is open to all individuals who satisfy all of the following criteria (each an “**Eligible Cardmember**”):

- (a) the individual has successfully applied for a KrisFlyer UOB Credit Card (“**Eligible Card**”) with United Overseas Bank Limited (“**UOB**”) in Singapore during the Promotion Period;
- (b) the Eligible Card application is approved by UOB within the Promotion Period; and
- (c) the individual is or has agreed to be a Singapore Airlines KrisFlyer member as at the date on which the Eligible Card application is submitted to UOB.

1.2 The Promotion shall not apply to the following persons:

- (a) individuals who are existing principal cardholders of any UOB Credit Card (including the Eligible Card) prior to the date on which the Eligible Card application is approved by UOB (“**Card Approval Date**”); and
- (b) individuals who are former principal cardholders of the Eligible Card and/or who have cancelled their Eligible Card prior to the Card Approval Date.

1.3 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**”):

<b>Welcome Miles</b>	
<b>Award</b>	3,000 KrisFlyer miles
<b>Conditions</b>	Eligible Cardmember must have <ul style="list-style-type: none"> <li>successfully charged a <u>single transaction</u> of at least Singapore Five Dollars (<b>S\$5.00</b>) worth of Eligible Transactions to his/her Eligible Card account (“<b>First Spend</b>”).</li> </ul>
<b>Fulfillment of Award</b>	<ul style="list-style-type: none"> <li>3,000 KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account successfully linked to the Eligible Card in the following month after the First Spend is made.</li> </ul>
<b>Other terms</b>	<ul style="list-style-type: none"> <li>For the avoidance of doubt, notwithstanding any other term in the KrisFlyer T&amp;Cs (as defined below), an Eligible Cardmember will only be entitled to a one-time award of the Welcome Miles above and will not be entitled to multiple awards of the Welcome Miles.</li> </ul>

Additionally,

<b>Acquisition Bonus Miles</b>									
<b>Award</b>	7,000 KrisFlyer miles								
<b>Conditions</b>	Eligible Cardmember must have <ul style="list-style-type: none"> <li>successfully charged at least Singapore Six Thousand Dollars (<b>S\$6,000.00</b>) worth of Eligible Transactions to his/her Eligible Card account within the <u>first 90 calendar days</u> from the Card Approval Date (“<b>Spend Period</b>”) (“<b>Qualifying Spend</b>”).</li> </ul>								
<b>Fulfillment of Award</b>	<ul style="list-style-type: none"> <li>7,000 KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account successfully linked to the Eligible Card by the following Miles Crediting Date set out below:</li> </ul> <table border="1" data-bbox="534 1572 1481 1715"> <thead> <tr> <th><b>Card Approval Date</b></th> <th><b>Miles Crediting Date</b></th> </tr> </thead> <tbody> <tr> <td>7 Oct 2019 to 31 Oct 2019</td> <td>By 30 April 2020</td> </tr> <tr> <td>1 Nov 2019 to 30 Nov 2019</td> <td>By 31 May 2020</td> </tr> <tr> <td>1 Dec 2019 to 31 Dec 2019</td> <td>By 30 June 2020</td> </tr> </tbody> </table>	<b>Card Approval Date</b>	<b>Miles Crediting Date</b>	7 Oct 2019 to 31 Oct 2019	By 30 April 2020	1 Nov 2019 to 30 Nov 2019	By 31 May 2020	1 Dec 2019 to 31 Dec 2019	By 30 June 2020
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7 Oct 2019 to 31 Oct 2019	By 30 April 2020								
1 Nov 2019 to 30 Nov 2019	By 31 May 2020								
1 Dec 2019 to 31 Dec 2019	By 30 June 2020								

2.2 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 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](http://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 Spend Period; and
- (ii) any transaction that was subsequently cancelled, voided or reversed for any reason.

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.

2.3 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 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.

2.4 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.

2.5 Any request for expedited fulfillment of Award by a Qualified Cardmember will not be entertained or allowed by UOB.

2.6 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](http://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.
- 3.4 Any Eligible Cardmember who participates in the Promotion will not be eligible to participate in any other UOB Credit Card Sign Up promotions.
- 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

7 October 2019