



## KrisFlyer UOB Credit/Debit Card – 10 Million Miles Lucky Draw (“Campaign”) Terms and Conditions

### 1. Eligibility

- 1.1 The qualifying period of this Campaign is valid from 10 November 2022 to 28 February 2023, both dates inclusive (the “**Qualifying Period**”).
- 1.2 This Campaign is only open to all cardmembers who are principal cardholders of KrisFlyer UOB Credit Cards and KrisFlyer UOB Debit Cards (the “**Eligible Cards**”).
- 1.3 By participating in this Campaign, you agree to be bound by the terms and conditions of this Campaign (the “**Terms and Conditions**”).

### 2. Lucky Draw Mechanics

- 2.1 To participate in the Campaign, you must fulfil all of the following conditions:
  - (a) you must be a cardholder of an Eligible Card;
  - (b) you must be a Singapore Airlines KrisFlyer member and have successfully linked your KrisFlyer membership account to your Eligible Card;
  - (c) you must successfully register to participate in this Campaign by sending an SMS using the format “**KFUOBLD<space>Last 4 alphanumeric digits of NRIC or Passport Number**” to 77862 using your registered Singapore mobile number in UOB’s records during the Qualifying Period (the “**Registration SMS**”); and  

*For example, if your NRIC is S1234567A:  
KFUOBLD 567A*
  - (d) you must successfully charge a minimum of S\$200 of Eligible Transaction(s) (as defined below) to your Eligible Cards during the Qualifying Period.
- 2.2 There are four (4) draws under this Campaign as set out in the table below. The number of draws which you are eligible to participate under this





Campaign depends when you successfully register to participate in this Campaign pursuant to Clause 2.1(c) above.

Draw	Qualifying Spend Period (inclusive of both dates indicated in each period)	Draw Date
1A	10 - 30 November 2022	7 February 2023
1B	1 - 31 December 2022	
2	1 - 31 January 2023	7 March 2023
3	1 - 28 February 2023	4 April 2023

*For example:*

- (i) If you successfully register on 30 November 2022 to participate in this campaign, you will be eligible to participate in Draws 1A, 1B, 2 and 3.*
- (ii) If you successfully register on 31 January 2023 to participate in this campaign, you will be eligible to participate in Draws 2 and 3.*

2.3 Depending on the Eligible Transaction(s) successfully charged to your Eligible Card during the Qualifying Period, you will be awarded with chances in the draws under this Campaign on the following basis if you satisfy all of the conditions in Clause 2.1 above:

- (a) Eligible Transaction(s) will be calculated on a customer level and based on the Eligible Card type to determine the total number of chances to be awarded to you for the draws under this Campaign. In other words, if you hold a KrisFlyer UOB Credit Card and a KrisFlyer UOB Debit Card, the Eligible Transaction(s) successfully charged to your KrisFlyer UOB Credit Card, including Eligible Transaction(s) successfully charged by supplementary holder(s) of your KrisFlyer UOB Credit Card, during the Qualifying Period will be aggregated but separated from that of your KrisFlyer UOB Debit Card, to determine the total number of chances to be awarded to you under your KrisFlyer UOB Credit Card and KrisFlyer UOB Debit Card respectively.
- (b) One (1) chance will be awarded to you for every S\$200 of Eligible Transaction(s) successfully charged to your Eligible Card during the Qualifying Period if you are an Existing Cardmember (as defined below).
- (c) Two (2) chances will be awarded to you for every S\$200 of Eligible Transaction(s) successfully charged to your Eligible Card during the Qualifying Period if you are a New Cardmember (as defined below).



- 2.4 Your chances in the draws under this Campaign will be accumulated throughout the Qualifying Period based on the schedule in the table in Clause 2.2 above. In other words, if you have not been picked as a winner in a draw under this Campaign, you are eligible to participate in subsequent draw(s) under this Campaign and your Eligible Transaction(s) during the Qualifying Period will continue to contribute towards to your chances in subsequent draw(s).

*For example:*

*A New Cardmember spends S\$1,100 during Qualifying Spend Period 1A (i.e. between 10 and 30 November 2022) and S\$2,100 during Qualifying Spend Period 1B (i.e. between 1 and 31 December 2022).*

*Draw 1A: The New Cardmember has a total of 10 chances. If the Cardmember is not picked as a winner, he/she can still participate in subsequent draw(s).*

*Draw 1B: The New Cardmember now has a total of 32 chances. This is derived by combining the total Eligible Transactions (i.e. S\$3,200) over the two Qualifying Spend Periods divided by S\$200, and then doubled (i.e. as New Cardmembers get 2 chances per S\$200 of Eligible Transactions).*

- 2.5 All Eligible Transactions must be posted and captured in UOB's systems during the Qualifying Period in order to qualify for the draw(s) under this Campaign.
- 2.6 UOB is not responsible to ensure that the Eligible Transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by acquiring merchants, merchant establishments, postal or telecommunication authorities or any other party(s) which may result in an Eligible Transaction charged by you being omitted from counting towards the allocation of chances by UOB during the Qualifying Period for the draw(s) under this Campaign.
- 2.7 There is no limit on the maximum number of chances that you may be awarded for the draw(s) from all the Eligible Transactions performed by you during the Qualifying Period.
- 2.8 Upon the awarding of a chance to you for any draw under this Campaign, your name will be submitted to the draw pool(s) and you will be enrolled into the draw(s) automatically.



2.9 For the purpose of this Campaign:

- (a) **“Existing Cardmember”** means an individual who has applied for an Eligible Card as a principal cardholder prior to the Qualifying Period and remains as an existing principal cardholder of the Eligible Card during the Qualifying Period.
- (b) **“New Cardmember”** means an individual who has not cancelled any Eligible Card in the past six (6) months prior to the commencement of the Qualifying Period, and successfully applies and holds an Eligible Card as a principal cardholder during the Qualifying Period.
- (c) **“Eligible Transactions”** shall mean any retail transactions for the purchase of goods and/or services successfully charged to your Eligible Card and which are posted and captured in UOB’s systems but excluding the Excluded Transactions (as defined below).
- (d) **“Excluded Transactions”** shall refer to:
  - (i) the excluded transactions which are listed in the Exclusion section in the prevailing [Terms and Conditions Governing KrisFlyer UOB Credit Card](#) for KrisFlyer UOB Credit Cardmembers (available at [www.uob.com.sg/KrisFlyerUOB/Credit](http://www.uob.com.sg/KrisFlyerUOB/Credit)) and the prevailing Terms and Conditions Governing the KrisFlyer UOB Debit Card and Account (available at [www.uob.com.sg/KrisFlyerUOB/Debit](http://www.uob.com.sg/KrisFlyerUOB/Debit));
  - (ii) balances owing on the Eligible Card accounts accruing from months that do not fall within the Qualifying Period; and
  - (iii) any transaction that is subsequently cancelled, voided or reversed for any reason.

2.10 For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend or vary the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion and without, prior notice or giving any reasons.
- (b) A merchant’s registered Merchant Category Code (“MCC”) may not always correspond with the merchant’s nature of business as MCC is



assigned by the merchant's acquiring bank. UOB does not determine a merchant's MCC. Accordingly, UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

- (c) All Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted in UOB's systems will be used for the purposes of this Campaign.
- (d) Eligible Transactions successfully charged on the supplementary KrisFlyer UOB Credit Card(s) will accrue to the principal KrisFlyer UOB Credit Card.
- (e) Eligible Transactions successfully charged on the KrisFlyer UOB Debit Card of a joint account holder will not accrue to the primary KrisFlyer UOB Debit cardmember.
- (f) In the event that you hold more than one KrisFlyer UOB Account, only Eligible Transactions successfully charged on the KrisFlyer UOB Debit Card which you are the primary account holder will be used to determine the Eligible Transactions for this Campaign. As a KrisFlyer UOB Account can be opened either singly or jointly, you can maintain only one KrisFlyer UOB Account as a primary account holder at any time. If UOB becomes aware that you are holding more than one KrisFlyer UOB Account as a primary account holder, whether singly or jointly, UOB reserves the right in its sole discretion to close and terminate any additional KrisFlyer UOB Account. A primary account holder is the person indicated as the main applicant in the KrisFlyer UOB Account application.

### 3. Draw

- 3.1 The draws under this Campaign will be conducted at 480 Toa Payoh Lorong 6, #25-01, HDB Hub East Wing, Singapore 310480 on the respective Draw Dates set out in the table in Clause 2.2 above at 15:00 PM (Singapore time) (or such other date, time or location as UOB may determine in its sole discretion) using an electronic system. Each draw will be witnessed by an external auditor appointed by UOB in its sole discretion.
- 3.2 A total of 200 unique winners will be selected at random from the draw pools of the four (4) draws under this Campaign (the "**Winners**"). Accordingly, each draw under this Campaign will have 50 unique Winners. If any Winner is or may be subsequently found to be ineligible for, or disqualified from, this





Campaign by UOB, UOB reserves the right to draw a reserve Winner to replace that Winner.

- 3.3 If you are selected as a Winner, you will be notified via a notification letter, SMS or email (or such other mode of communication as UOB may determine in its sole discretion) as per your records with UOB (the “Prize Notification”). The Prize Notifications will be sent out and Winners will be announced on UOB’s Website by the dates set out in table below (or such other date as may be determined by UOB).

Draw	Draw Date	Prize Notification / Website Announcement Date	Date of Crediting of Prize into KrisFlyer Membership Account
1A	7 February 2023	By 28 February 2023	By 31 March 2023
1B			
2	7 March 2023	By 31 March 2023	By 30 April 2023
3	4 April 2023	By 30 April 2023	By 31 May 2023

- 3.4 Upon your selection as a Winner in one of the draws under this Campaign, you shall not be eligible to participate in subsequent draw(s) under this Campaign.

**4. Prize**

- 4.1. Each Winner under this Campaign is eligible to receive a one-time credit of 50,000 KrisFlyer miles (the “Prize”).
- 4.2. If you are eligible to receive the Prize, the Prize will be credited to your KrisFlyer membership account that is successfully linked to your Eligible Card(s) by the dates set out in the table in 3.3 above (or such other date as UOB may determine in its sole discretion).
- 4.3. Once the Prize is credited into your KrisFlyer membership account, it is governed by the terms and conditions of the KrisFlyer programme. Redemption and use of the Prize through the KrisFlyer programme are governed by the terms and conditions of the KrisFlyer programme, which you shall be solely responsible for complying with.
- 4.4. The Prize is strictly neither transferable nor assignable, and not exchangeable for cash, credit or kind, in full or in part.





- 4.5. UOB reserves the right to substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 4.6. The Prize is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prize.
- 4.7. For the avoidance of doubt, the account(s) of your Eligible Card(s) must be in good standing at all times as determine by UOB in its absolute discretion. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive or use the Prize, the Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

## 5. General

- 4.1 The Campaign is authorized under the Singapore Lucky Draw reference number LD/835/2022.
- 4.2 The following persons shall not be eligible to participate in the Campaign:
  - (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) any individual who has not complied with any provision of these Terms and Conditions;
  - (d) 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

- (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

4.3 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 Prize or participation in this Campaign . 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, howsoever caused.

4.4 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Campaign, including but not limited to the determination of whether you qualify for the Campaign. 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 Campaign, including the reasons for any disqualification from the Campaign.

4.5 If UOB determines that you are ineligible to participate in the Campaign or to receive the Prize, UOB may in its sole discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize 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 Prize through such means as UOB may determine in its sole discretion.

4.6 The Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmembers Agreement, the Terms and Conditions Governing KrisFlyer UOB Credit Card, the Terms and Conditions Governing KrisFlyer UOB Debit Card, the Terms and Conditions Governing Accounts and Services (for Individual Customers) and any other terms that may be relevant in connection with this Campaign (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Campaign, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Campaign.







- 4.7 UOB may, at any time and at its discretion terminate or suspend the Campaign and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 4.8 Unless otherwise stated, this Campaign is not valid with other offers, privileges or promotions.
- 4.9 By participating in this Campaign 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 Campaign (including, where required, to publicly announce the Winners on UOB website, social media page, newspaper and/or other channel as UOB may determine in its sole discretion) and to contact you, including by voice call or text message. The Winners shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with this Campaign at his/her own costs.
- 4.10 A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.
- 4.11 The Terms and Conditions 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.

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

10 November 2022



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