

KrisFlyer UOB Credit Card - 7,000 KrisFlyer Miles Promotion (“Promotion”)

Terms and Conditions

1. **Eligibility**

1.1 This Promotion is valid from **22 April 2021** to **31 July 2021** (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).

1.2 To participate in this Promotion, you must:

- (a) not be an existing principal cardholder of a UOB credit card as at the date of approval of your Application (as defined below);
- (b) not have cancelled or terminated your KrisFlyer UOB Credit Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (“**KrisFlyer UOB Credit Card**”) as a principal cardholder within 6 months prior to the commencement of the Promotion Period;
- (c) successfully submit your application for a new KrisFlyer UOB Credit Card as a principal cardholder during the Promotion Period (your “**Application**”) and your Application must be approved by UOB within the Promotion Period;
- (d) you must have a valid and existing Singapore Airlines KrisFlyer membership as at the date of submission of your Application; and
- (e) you must successfully charge an aggregate of at least S\$4,000 worth of Eligible Transactions (as defined below) to your KrisFlyer UOB Credit Card approved pursuant to this Promotion (“**Minimum Spend**”) within the first 90 calendar days of your KrisFlyer UOB Credit Card approval date (the “**Qualifying Spend Period**”).

1.3 For the purposes 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 your KrisFlyer UOB Credit Card account during the Qualifying Spend Period **BUT** shall exclude the Excluded 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 KrisFlyer UOB Credit Card accounts accruing from months that do not fall within the Qualifying Spend Period; and (ii) any transaction that was subsequently cancelled, voided or reversed for any reason.
- (c) 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.
- (d) Eligible Transactions incurred by a supplementary holder of your KrisFlyer UOB Credit Card in this Promotion during the Qualifying Spend Period shall accrue to the your principal KrisFlyer UOB Credit Card for the purposes of computing your Minimum Spend amount during the Qualifying Spend Period.

- (e) 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 on UOB's system will be used for the purposes of computing the Minimum Spend under this Promotion.
- (f) If an Eligible Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount of Eligible Transactions charged during the Qualifying Spend Period falls short of the Minimum Spend, you will not have satisfied the requirements in Clause 1.2(e) of this Promotion and any Award awarded to you will be forfeited and clawed back.

1.4 UOB has the absolute discretion to approve or reject your Application with the giving of any reason, notice or being liable to any person.

2. **Award**

2.1 If you satisfy all of the conditions of this Promotion, you shall be eligible to receive a one-time bonus award of 7,000 KrisFlyer miles ("**Award**").

2.2 If you are eligible to receive the Award, the Award will be credited directly into your Singapore Airlines KrisFlyer membership account linked to your KrisFlyer UOB Credit Card approved pursuant to this Promotion in accordance with the timeline set out in the table below (or such other date as UOB may determine in its sole discretion):

KrisFlyer UOB Credit Card Approval Date	KrisFlyer Miles Crediting Date
22 April 2021 to 30 April 2021	By 30 November 2021
1 May 2021 to 31 May 2021	By 31 December 2021
1 June 2021 to 30 June 2021	By 31 January 2022
1 July 2021 to 31 July 2021	By 28 February 2022

2.3 You will only be eligible to receive the Award once in this Promotion, regardless of the amount of Eligible Transactions charged to your KrisFlyer UOB Credit Card account.

2.4 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 will not be entertained or allowed by UOB.

2.6 Once the Award is credited to your Singapore Airlines KrisFlyer membership account, the Award (including the utilisation, redemption and expiry of the Award) is governed by the prevailing terms and conditions of the Singapore Airlines KrisFlyer programme. You shall be solely responsible for complying with all such terms.

2.7 In the event that your KrisFlyer UOB Credit Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the applicable Award is awarded into your card account, such Award shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

2.8 UOB may substitute the Award with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

2.9 The Award is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Award. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Award and UOB assumes no liability or

responsibility for the acts or omissions of the merchants or any non-performance or defects in the Award. Any dispute regarding the Award is to be resolved directly with the merchant and/or supplier of the Award. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Award. For the purposes of this clause, "Award" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Award.

3. General

- 3.1 The following persons shall not be eligible to participate in the 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 the Promotion, including but not limited to the determination of whether you have met all the requirements of the 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 the 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 Cardmember Agreement, the Terms and Conditions Governing the KrisFlyer UOB Credit Card 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 the 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 the 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 (Cap 53B) 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

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

22 April 2021