

**TERMS AND CONDITIONS FOR KRISFLYER UOB CARD – GSS SPEND PROMOTION**

**1. Promotion**

- 1.1 This KrisFlyer UOB Card - GSS Spend Promotion (“**Promotion**”) is valid from 5 July to 30 September 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.2 This Promotion is open to KrisFlyer UOB Debit cardholders and principal cardholders of the KrisFlyer UOB Credit Card.
- 1.3 To participate in this Promotion, you must:
- (a) successfully charge a total of at least S\$5 in Eligible Transactions (the “**Minimum Spend**”) on your UOB Card during the Promotion Period; and
  - (a) be a Singapore Airlines KrisFlyer member and have successfully linked your KrisFlyer membership to your UOB Card
  - (b) successfully register to participate in the Promotion by sending an SMS with the format “**KFGSS<space>Last 4 digits of NRIC or Passport No.**” to 77862 with your mobile number as per UOB’s records
- 1.4 For the purposes of this Promotion:
- 1.4.1 “**Eligible Transactions**” means collectively, the Local Card Transactions and Overseas Card Transactions, inclusive of installment payment plans successfully captured and posted to the UOB Card account during the Promotion Period.
- 1.4.2 “**Excluded Transactions**” means all transactions that are listed in the Exclusion section (set out in Clauses 1.4 and 1.5 in the [Terms and Conditions Governing KrisFlyer UOB Debit Card](http://www.uob.com.sg/KrisFlyerUOB/Debit) (available at [www.uob.com.sg/KrisFlyerUOB/Debit](http://www.uob.com.sg/KrisFlyerUOB/Debit)) and Clauses 1.8 to 1.12 in the [Terms and Conditions Governing KrisFlyer UOB Credit Card](http://www.uob.com.sg/KrisFlyerUOB/Credit) (available at [www.uob.com.sg/KrisFlyerUOB/Credit](http://www.uob.com.sg/KrisFlyerUOB/Credit)) (collectively “**KrisFlyer T&Cs**”) and further includes:
- (i) balances owing on the UOB 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.
- 1.4.3 “**Home & Electronics Category Transaction**” shall mean card transaction(s) made at Equipment, Furniture, and Home Furnishings Stores, Household Appliance Stores, Camera and Photographic Supply Stores, with the following MCCs. Business classifications are decided by the merchants and their bankers, and passed to UOB when the transaction is posted to the UOB Card.

<b>Category</b>	<b>MCC</b>
Home & Electronics	5712 - 5714, 5719, 5722, 5732, 5932, 5937, 5946, 5950, 5971

- 1.4.4 “**Local Card Transactions**” refers to transactions for the purchase of goods and/or services under the **Shopping Category Transactions and Home & Electronics Category Transactions** which are successfully charged to your UOB Card and posted on UOB’s systems, and which are effected in Singapore dollars, but shall exclude the Excluded Transactions.
- 1.4.5 “**Overseas Card Transactions**” refers to transactions for the purchase of goods and/or services under the **Shopping Category Transactions and Home & Electronics Category Transactions** which are successfully charged to your UOB Card in a foreign currency, but shall exclude the Excluded Transactions. **For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction and online transactions effected in foreign currencies at**

**merchants with payment gateways in Singapore will be treated as Overseas Card Transaction. KrisFlyer UOB Debit Card transactions that are charged to your MightyFX account will also be considered as a Local Card Transaction.**

- 1.4.6 **“Shopping Category Transactions”** means card transactions made at departmental stores, Clock, Jewelry, Watch, and Silverware Store, Miscellaneous and Specialty Retail Stores, duty free stores, Men’s and Boys’ Clothing and Accessories Stores, Women’s Ready to Wear Stores, Women’s Accessory and Specialty Stores, Children’s and Infants’ Wear Stores, Family Clothing Stores, Sports Apparel, Riding Apparel Stores, Shoe Stores, Men’s and Women’s Clothing Stores, Accessory and Apparel Stores, Drug Stores, Pharmacies, Book Stores, with the following Merchant Category Code (“MCC”) and/or transaction descriptions. For the avoidance of doubt, card transaction(s) charged at shopping websites and/or stores which are not classified as the MCCs below or are under the SMART\$ rewards do not constitute “Shopping Category Transactions” in this Promotion. List of SMART\$ merchants are available at [www.uob.com.sg/smart](http://www.uob.com.sg/smart)

Category	MCC
Shopping	4816, 5262, 5306, 5311, 5331, 5309, 5310, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5734, 5735, 5912, 5942, 5944, 5945, 5947 - 5949, 5999, 7278, 7399  (7278 and 7399 is applicable to Shopee, Lazada and Qoo10 only)

- 1.4.7 **“UOB”** means United Overseas Bank Limited.
- 1.4.8 **“UOB account”** means any account you now or hereafter have with UOB, used for the purposes of services provided to you, whether singly or jointly.
- 1.4.9 **“UOB Card”** refers KrisFlyer UOB Debit Card and KrisFlyer UOB Credit Card.

1.5 For the avoidance of doubt:

- 1.5.1 UOB reserves the right at any time to amend the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.
- 1.5.2 All Overseas Card 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.
- 1.5.3 The Eligible Transactions charged by a principal holder of a KrisFlyer UOB Credit Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that KrisFlyer UOB Credit Card for the purposes of computing the Minimum Spend under this Promotion.
- 1.5.4 The Eligible Transactions charged by a principal account holder of a KrisFlyer UOB Debit Card cannot be aggregated with the Eligible Transactions charged by the joint account holder of that KrisFlyer UOB Debit Card for the purposes of computing the Minimum Spend under this Promotion

## 2. Award

- 2.1 If you are the first 2,000 participants to satisfy all of the conditions in Clause 1.3 above (each, an “**Eligible Customer**”), you shall be eligible to receive an additional 10 or 20 KrisFlyer miles (“**Award**”) per S\$5 spent in Eligible Transactions upon the date of successful SMS registration as per the following computation:

<b>Eligible Transactions</b>	<b>Additional Miles (“Award”)</b>
Shopping or Home & Electronics Category Transactions under Overseas Card Transactions	20
Shopping or Home & Electronics Category Transactions under Local Card Transactions	10

- 2.2 A maximum Award which you may earn under the Promotion is capped at 2,000 KrisFlyer miles.
- 2.3 The Award will be credited into your UOB Card account and reflected on your UOB Card statement by 31 December 2021 (or such other date as UOB may determine in its sole discretion).
- 2.4 You are only entitled to receive one Award under this Promotion.
- 2.5 The Award is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 2.6 Any request for expedited fulfillment of Award by an Eligible Customer will not be entertained or allowed by UOB.
- 2.7 UOB may substitute the Award with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

## 3 General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

### General Terms and Conditions Governing Promotions

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 and for the avoidance of doubt, termination of a supplementary cardholder's UOB Card account will not by itself disqualify the principal cardholder of the UOB Card from participating in the Promotion;
  - (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.
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 Award 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 or SMS, 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. 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.
3. All registration in respect of the Promotion must be done via SMS by the Eligible Customers. 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.
4. 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.
5. If UOB determines that you are ineligible to participate in this Promotion or to receive the Award, UOB may in its sole discretion forfeit the Award or reclaim the Award and you shall not be entitled to any compensation or payment whatsoever.
6. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, UOB Rewards Programme terms and conditions, KrisFlyer T&Cs 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.
7. 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.
8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
9. 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.

- 10 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.
- 11 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.