

## TERMS AND CONDITIONS FOR UOB LADY'S DEBIT CARD FOREIGN CURRENCY POINT-OF-SALE SPEND PROMOTION

### 1. Promotion

- 1.1. This UOB Lady's Debit Card Foreign Currency Point-Of-Sale Spend Promotion ("**Promotion**") is valid from 15 November 2022 to 15 January 2023, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to selected cardholders of the UOB Lady's Debit Card (Each an "**Eligible Card**") issued by United Overseas Bank Limited ("**UOB**") in Singapore who have received an SMS, Electronic Direct Mailer (eDM) or Direct Mailer (DM) invitation ("**Invitation**") from UOB to participate in this Promotion ("**Selected Cardmember**").
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions:
  - (a) You must be the cardholder of an Eligible Card issued by UOB in Singapore and have received the Invitation from UOB during the Promotion Period inviting you to participate in this Promotion.
  - (b) You must successfully register to participate in this Promotion by sending an SMS in the format "**FXMA** <space> last 4 alpha-numeric characters of your NRIC/Passport" to 77862 using your registered Singapore mobile number in UOB's record during the Promotion Period (the "**SMS Registration**") and  

For example, if your NRIC is S1234567A:  
FXMA 567A
  - (c) You are amongst the first 1,500 Selected Cardmembers to successfully made Eligible Transactions (as defined below), excluding any transactions made online, on your UOB Lady's Debit Card during the Promotion Period.

- 1.5. For the purposes of this Promotion:

- (a) "**Eligible Transactions**" refers to retail point-of-sale transactions for the purchase of goods and/or services and processed by the respective merchants/acquirers in a foreign currency and which are successfully charged to your UOB Lady's Debit Card in foreign currency (non-SGD) and posted on UOB's system, but shall exclude the Excluded Transactions (as defined below).
- (b) "**Excluded Transactions**" means bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, NETS transactions, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International

Processing Fee, SMART\$ transactions, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time.

(c) UOB reserves the right, at any time at its discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or 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.

1.6. For the avoidance of doubt:

- (a) Any incomplete or inaccurate SMS Registration, or SMS Registration which is not performed in accordance with the Terms of the Promotion, will not be considered and consequently be disqualified.
- (b) All transactions made online are not eligible under this Promotion.
- (c) All Eligible Transactions must be effected/charged in foreign currencies and posted on UOB's system in foreign currency to be considered eligible.
- (d) The Eligible Transactions must be charged to the same UOB Lady's Debit Card for the purposes of Clause 1.4(c) above. If you hold more than one UOB Lady's Debit Card, Eligible Transactions charged to the different UOB Debit Cards will not be consolidated for the purposes of Clause 1.4(c) above.
- (e) 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 Reward in Clause 2.1 below.
- (f) UOB reserves the right, at any time at its sole discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or 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.
- (g) A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorization of a merchant's MCC.

## 2. Reward

- 2.1. If you are amongst the first 1,500 participants of this Promotion to satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive the 5% rebates on the Eligible Transactions, capped at S\$50. The Rebates will be credited into your Eligible Card account by 30 April 2023. The Rebates are strictly non-transferable, non-assignable and non-exchangeable (the "**Reward**").
- 2.2. The maximum Reward that you may receive under this Promotion is capped at S\$50 (which is equivalent to S\$1,000 worth of Eligible Transactions), regardless of the number of UOB Lady's Debit Card used to make those Eligible Transactions during the Promotion Period.

- 2.3. You are only eligible to receive the Reward once under this Promotion, regardless of the number of UOB Lady's Debit Card you hold.
- 2.4. Rewards are awarded on a first-come-first-served basis, whilst stock last and subject to availability. UOB shall have no obligation to notify and/or update any person on the availability of the Reward.
- 2.5. In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Rebates are awarded, the Rebate shall be forfeited and the Selected Cardmember shall not be entitled to any compensation or payment whatsoever.
- 2.6. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Rebate with any other gift of equal or similar value selected by UOB.

## **2. 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**

2.1 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 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;
- (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

2.2 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 Rebate(s) 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, howsoever caused.

2.3 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.

2.4 If UOB determines that you are ineligible to participate in this Promotion or to receive the Rebate(s), UOB may in its sole discretion forfeit the Rebate(s), reclaim the Rebate(s) or charge to and debit an amount equal to the value of the Rebate(s) 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 Rebate(s) through such means as UOB may determine in its sole discretion.

2.5 The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement 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.

2.6 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.

2.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.

2.8 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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.

2.9 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.

2.10 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.

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