




Get the latest Secretlab chair with limited edition magnetic head pillow worth S\$619* when you apply for the UOB One Credit Card!

How it works:

Be the first 200 applicants per promotion month with the least number of days between your card approval date to the date when min. S\$3,000 spend is met to get the latest Secretlab TITAN EVO 2022 in Royal NEO™ Hybrid Leatherette, with a limited edition magnetic head pillow designed in collaboration with Fiona Fussi, worth S\$619* (“Gift”). A total of 400 Gifts to be given away.

 <p>STEP ①</p>	 <p>STEP ②</p>	 <p>STEP ③</p>
<p>Apply for a UOB One Credit Card between 22 November 2021 to 21 January 2022 (“Promotion Period”).</p>	<p>Spend a min. of S\$3,000 as fast as possible on your UOB One Credit Card upon approval.</p>	<p>SMS to 77862 before the end of Promotion Period to register for the Gift.</p>

How to calculate the number of days you took to make the min. spend

The number of days is calculated from card approval date to the date when the min. S\$1,000 spend is met.
For example:

Applicant	 Application and Gift Registration date	 Card approval date	 Date when S\$3,000 spend is met	 Number of days taken to meet min. spend
A	22 November 2021	25 November 2021	5 December 2021	10 days
B	26 November 2021	30 November 2021	5 December 2021	5 days

Applicant B will be ranked before Applicant A for Month 1 of the Promotion Period, as B took lesser days to meet the min. spend.

*Full terms and conditions apply, see below for details.

Terms & Conditions for UOB One Credit Card Secretlab Chair Promotion

1. Promotion

1.1. This UOB One Credit Card Secretlab Chair Promotion (the “**Promotion**”) is valid from 22 November 2021 to 21 January 2022, both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

1.2. This Promotion is only open to individuals who are new-to-UOB credit cards.

1.3. To participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must not be an existing principal holder of any credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore at the time when your application under this Promotion is approved and you have not cancelled your principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
- (b) you must successfully submit an application for a new UOB One Credit Card issued by UOB in Singapore as a principal credit cardholder during the Promotion Period (the “**Application**”);
- (c) your Application must be approved by UOB during the Promotion Period;
- (d) you must activate your UOB One Credit Card issued pursuant to your Application and charge a total of at least S\$3,000 worth of Eligible Transactions (as defined below) to your UOB One Credit Card within 30 days from your UOB One Credit Card approval date (the “**Qualifying Spend**”); and

(Example: If your UOB One Credit Card approval date falls on 21 January 2022 and you have charged a total of at least S\$3,000 to your UOB One Credit Card within 30 days (i.e. by 20 February 2022), you are still eligible to participate for this Promotion as long as you successfully register for this Promotion within the Promotion Period.)

- (e) successfully register for this Promotion via SMS to 77862 using your Singapore mobile number registered with UOB within the Promotion Period using the following format (the “**Registration**”):

ONESL<space>Last 4 alphanumeric characters of NRIC

(Example: SMS “ONESL 123A” to 77862 if your last 4 alphanumeric characters of NRIC is “123A”)

1.4. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.

If you are amongst the first 200 participants in Promotion Month 1 or Promotion Month 2 as stated in the table below to satisfy all of the conditions in Clause 1.3 above, you shall be eligible to receive the latest Secretlab TITAN EVO 2022 in Royal NEO™ Hybrid Leatherette, with a limited edition magnetic head pillow designed in collaboration with Fiona Fussi, worth S\$619 (the “**Gift**”):

Promotion Month	Application Date
Month 1	22 November 2021 – 21 December 2021
Month 2	22 December 2021 – 21 January 2022

1.5. For the purposes of this Promotion:

- (a) **“Eligible Transactions”** shall mean retail transactions for the purchase of goods and/or services successfully charged to your UOB One Credit Card and posted on UOB’s systems but excluding the Excluded Transactions (as defined below).
- (b) **“Excluded Transactions”** shall mean:
- (i) Cash advances;
 - (ii) Balance and/or fund transfers;
 - (iii) NETS and NETS-related transactions;
 - (iv) Monthly instalments under 0% Instalment Payment Plan and SmartPay;
 - (v) Any payment of fees and charges (including but not limited annual fees, administrative fees, interest charges, financial charges and/or late payment fees) imposed by UOB;
 - (vi) Any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
 - (vii) Any transaction classified under one or more of the following Merchant Category Codes (the **“MCC”**):

MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Charitable and Social Service Organizations
8661	Religious Organizations
8651	Political Organizations
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments

9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

- (viii) Any top-ups or payment of funds to payment service providers or prepaid accounts;
- (ix) Any transaction consisting of/containing the following references:

AXS*	PAYPAL* PLUS500
CITYINDEX*	PAYPAL* PLUS500.COM
EZ LINK*	PAYPAL * CAPITALROYA
EZ-LINK *	PAYPAL * BIZCONSULTA
EZLINK*	Saxo Cap Mkts Pts Ltd
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY*	SKR*SKRILL.COM
NETSFLASHPAY*	TRANSIT*
MB * MONEYBOOKERS.COM	TRANSIT LINK*
OANDA ASIA PAC	TRANSITLINK*
OANDAASIAPA	WWW.IGMARKETS.COM.SG
PAYPAL * OANDAASIAPA	WWW.MYEZLINK.COM.SG
PLUS500	WWW.PLUS500.CO.UK
PLUS500UK LIMITED	

1.6. For the avoidance of doubt:

- 1.6.1. 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.
- 1.6.2. 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 categorisation of a merchant's MCC.
- 1.6.3. 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 and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing the Qualifying Spend under this Promotion.
- 1.6.4. Eligible Transactions charged by a principal holder of a UOB One Credit Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that UOB One Credit Card for the purposes of computing the Qualifying Spend under this Promotion.

2. **Gift**

- 2.1. If you have satisfied all of the conditions in Clauses 1.3 and 0 above, you shall be eligible to receive the Gift.
- 2.2. You will be notified via SMS by 30 April 2022 (or such other date as UOB may determine in its sole discretion) if you are eligible to receive the Gift based on your Singapore mobile number in UOB's records (the "**Redemption Notification**").
- 2.3. The Redemption Notification sets out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notification. The Gift must be redeemed during the redemption period

specified in the Redemption Notification. UOB will not extend the redemption period for any reason whatsoever.

2.4. For the avoidance of doubt:

2.4.1. You are only entitled to redeem one Gift under this Promotion. If you are eligible to receive the same Gift under any other promotion(s) by UOB, you shall be neither eligible to participate in this Promotion nor entitled to receive the Gift under this Promotion.

2.4.2. Your UOB One Credit Card account must be active, valid, subsisting and/or in good standing at all times as determined by UOB in its sole discretion. In the event that your UOB One Credit Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before your redemption of the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

2.4.3. UOB may at its sole discretion forfeit the Gift, or, if already awarded, reclaim the Gift at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if your principal UOB One Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened.

2.5. Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gifts.

2.6. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No reservation, refund or exchanges of the Gifts are allowed.

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

2.8. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of any of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any disputes regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.

2.9. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.

3. General

3.1. The following persons shall not be eligible to participate in the Promotion:

- (a) individuals who have cancelled their principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
- (b) individuals who are existing principal holders of a UOB credit card at the time when their Application is approved;
- (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

- (d) 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;
 - (e) 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
 - (f) 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 Gifts 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. Without prejudice to any of the other provisions in these Terms, 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 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 all purposes in connection with 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.