



FREQUENTLY ASKED QUESTIONS (“FAQs”) FOR UOB CHRISTMAS SPEND AND GET PROMOTION 2022 (“Promotion”)

Please refer to the Terms and Conditions for UOB Christmas Spend and Get Promotion 2022 (the “**Terms**”) for the full terms and conditions of the Promotion. Capitalised terms that are used in this FAQs that are not defined shall have the same meaning ascribed to them in the Terms. In the event of inconsistency between this FAQs and the Terms, the Terms shall prevail.

| A | Eligibility and Spend Criteria |
|----------|---|
| 1 | What is this Promotion? |
| | <p>Cardmembers can redeem one (1) Xbox Series S with a bespoke Storage Case worth S\$459 (“Gift”) with a minimum spend of S\$7,800 charged to a valid UOB Card^ locally or overseas within the qualifying spend period (please refer to Question 2 below) in respect of:</p> <p>(a) 21 November 2022 to 11 December 2022, both dates inclusive (“Promotion Period A”); or</p> <p>(b) 12 December 2022 to 1 January 2023, both dates inclusive (“Promotion Period B”).</p> |
| 2 | What is the qualifying spend period of this Promotion? |
| | <p>In relation to Promotion Period A, the period commencing on the date of the SMS Registration (as defined in Question 5) and ending on 11 December 2022.</p> <p>In relation to Promotion Period B, the period commencing on the later of:</p> <p>(a) the date of the SMS Registration; and</p> <p>(b) 12 December 2022</p> <p>and ending on 2359 hours 1 January 2023 (Singapore time).</p> <p><i>For example: Customer registers for promotion on 28 November 2022, spend will be accumulated as such across the Promotion Period:</i></p> <p>i. 28 November 2022 (being the date of registration) – 11 December 2022 (being the last day of Promotion Period A); and/ or</p> <p>ii. 12 December 2022 (being the first day of Promotion Period B and later than the date of registration) – 1 January 2023 (being the last day of Promotion Period B).</p> |
| 3 | What is the Gift for this Promotion? |
| | <p>The gift is one (1) Xbox Series S with a bespoke Storage Case.</p> |
| 4 | Are all UOB Credit & Debit Cards eligible for this Promotion? |
| | <p>The promotion is open to all principal holder of any Visa, MasterCard, American Express and Union Pay credit card or debit card issued by United Overseas Bank Limited (“UOB” or the “Bank”) in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards (“UOB Card”).</p> |
| 5 | How does this Promotion work? |



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|-----------|--|
| | <p>To be eligible for the Gift (“Eligible Customer”), you must satisfy all of the following conditions:</p> <p>(a) you must be an existing principal holder of a UOB Card[^];</p> <p>(b) you must successfully register to participate in this Promotion by sending an SMS in the following format to 77862 using your registered Singapore mobile number with UOB within the Promotion Period (“SMS Registration”): XMAS<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY (e.g. XMAS 234A 010188);</p> <p>(c) you must successfully charge at least S\$7,800 (“Minimum Spend”) worth of Eligible Transactions (as defined in Question 11) to your UOB Card(s)[^] (“Qualifying Amount”) during the relevant qualifying spend period – please refer to Question 2; and</p> <p>(d) you are among the first 500 participants of Promotion Period A or first 500 participants of Promotion Period B to satisfy all of the conditions in paragraphs (a)-(c) above.</p> |
| 6 | How do I know if I have successfully registered for this Promotion? |
| | You will receive an acknowledgement SMS reply to confirm your registration. However, this does not mean that you have successfully qualified for the Gift, even if you have successfully met the Minimum Spend. |
| 7 | Do I have to register again if I did not meet the Minimum Spend for Promotion Period A but would still like to participate for Promotion Period B? |
| | <p>No, there is no need to reregister.</p> <p>If you have registered during Promotion Period A but did not meet the Minimum Spend, your Qualifying Amount in Promotion Period B will be automatically tracked.</p> |
| 8 | Would I know if I have qualified for the Gift before the end of the Promotion Period? |
| | <p>Qualifying Amount in respect of both Promotion Periods will only be computed after the end of Promotion Period B and the Bank will not be able to provide status of qualification before the end of Promotion Period B.</p> <p>If you are eligible to redeem the Gift, you will be notified via text through SMS with details on the Gift redemption (the “Notification SMS”). The Notification SMS will be sent to your registered Singapore mobile number with UOB by 31 January 2023.</p> |
| 9 | Can my supplementary cardmember register for this Promotion? |
| | No, all registrations must be made by a principal holder and using the principal Cardmember’s Singapore mobile number registered with the Bank. Supplementary cardmembers are not eligible to register for this Promotion. |
| 10 | I hold multiple UOB Cards[^], do I need to consolidate the total spend on one specific UOB Card[^] to qualify? |
| | No, you are not required to consolidate all spend on one specific UOB Card [^] to participate in this Promotion. You can accumulate the Qualifying Amount on different UOB Card(s) [^] to meet the Minimum Spend. |
| 11 | I hold multiple UOB Cards[^] and/or supplementary UOB Cards[^]. Can I combine the transactions made on the different UOB Cards[^]? |
| | All Qualifying Amounts charged to the UOB Cards [^] in the name of the same principal holder will be aggregated for the computation of the Qualifying Amount. For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Card [^] will be aggregated with the Eligible Transactions charged by the principal holder of that UOB Card [^] for the purposes of computing the Qualifying Amount under this Promotion. |

| 12 | <p>Do all transactions qualify as Qualifying Amount for this Promotion? What are the transactions excluded?</p> <p>For the purposes of this Promotion:</p> <p>(i) “Eligible Transactions” refer to any retail transactions for the purchase of goods and/or services successfully charged to any one of more of your UOB Card(s)^ and which are captured and posted on UOB’s systems; but shall exclude the Excluded Transactions.</p> <p>(ii) “Excluded Transactions” refer to:</p> <ol style="list-style-type: none"> a. any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations; b. fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges; c. balance and/or funds transfers; d. transactions relating to top-ups of any pre-paid card and/or mobile wallet (including but not limited to Grab mobile wallet top-up transactions, ShopeePAY, YouTrip, EZLINK, TRANSIT LINK); e. transactions relating to money transfers and/or UOB Payment Facility, Instalment Payment Plans, UOB\$ transactions; f. quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions); g. any payment made with the following Merchant Category Codes (“MCC”): <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">MCC</th> <th style="text-align: left;">Description</th> </tr> </thead> <tbody> <tr><td>4829</td><td>Wire Transfer/Remittance</td></tr> <tr><td>5199</td><td>Nondurable Goods</td></tr> <tr><td>5960</td><td>Direct Marketing - Insurance Services</td></tr> <tr><td>6010</td><td>Financial Institutions – Manual Cash Disbursements</td></tr> <tr><td>6012</td><td>Member Financial Institution - Merchandise And Services</td></tr> <tr><td>6050</td><td>Quasi Cash - Financial Institutions, Merchandise And Services</td></tr> <tr><td>6051</td><td>Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)</td></tr> <tr><td>6211</td><td>Securities - Brokers And Dealers</td></tr> <tr><td>6300</td><td>Insurance Sales/Underwrite</td></tr> <tr><td>6513</td><td>Real Estate Agents & Managers - Rentals</td></tr> <tr><td>6529</td><td>Quasi Cash - Remote Stored Value Load-Financial Institute Rentals</td></tr> <tr><td>6530</td><td>Quasi Cash - Remote Stored Value Load-Merchant Rentals</td></tr> <tr><td>6534</td><td>Quasi Cash - Remote Money Transfers</td></tr> <tr><td>6540</td><td>Stored Value Card Purchase/Load</td></tr> <tr><td>7349</td><td>Clean/Maint/Janitorial Serv Aka Property Management</td></tr> <tr><td>7511</td><td>Quasi Cash - Truck Stop Trxns</td></tr> <tr><td>7800</td><td>Government-Owned Lotteries (US Region only)</td></tr> <tr><td>7801</td><td>Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)</td></tr> <tr><td>7802</td><td>Government-Licensed Horse/Dog Racing (US Region only)</td></tr> <tr><td>7995</td><td>Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks</td></tr> <tr><td>8398</td><td>Organizations, Charitable And Social Service</td></tr> <tr><td>8211</td><td>Elementary and Secondary Schools</td></tr> <tr><td>8220</td><td>Colleges, Universities, Professional Schools, and Junior Colleges</td></tr> </tbody> </table> | MCC | Description | 4829 | Wire Transfer/Remittance | 5199 | Nondurable Goods | 5960 | Direct Marketing - Insurance Services | 6010 | Financial Institutions – Manual Cash Disbursements | 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 | 7800 | Government-Owned Lotteries (US Region only) | 7801 | Government Licensed On-Line Casinos (On-Line Gambling) (US Region only) | 7802 | Government-Licensed Horse/Dog Racing (US Region only) | 7995 | Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks | 8398 | Organizations, Charitable And Social Service | 8211 | Elementary and Secondary Schools | 8220 | Colleges, Universities, Professional Schools, and Junior Colleges |
|------|--|-----|-------------|------|--------------------------|------|------------------|------|---------------------------------------|------|--|------|---|------|---|------|--|------|----------------------------------|------|----------------------------|------|---|------|---|------|--|------|-------------------------------------|------|---------------------------------|------|---|------|-------------------------------|------|---|------|---|------|---|------|--|------|--|------|----------------------------------|------|---|
| MCC | Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4829 | Wire Transfer/Remittance | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5199 | Nondurable Goods | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5960 | Direct Marketing - Insurance Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6010 | Financial Institutions – Manual Cash Disbursements | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7800 | Government-Owned Lotteries (US Region only) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7801 | Government Licensed On-Line Casinos (On-Line Gambling) (US Region only) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7802 | Government-Licensed Horse/Dog Racing (US Region only) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7995 | Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8398 | Organizations, Charitable And Social Service | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 8241 | Correspondence Schools |
| 8244 | Business and Secretarial Schools |
| 8249 | Vocational and Trade Schools |
| 8651 | Organisations, Political |
| 8661 | Organizations, Religious |
| 9211 | Court Costs Including Alimony And Child Support |
| 9222 | Fines |
| 9223 | Bail And Bond Payments |
| 9311 | Tax Payment |
| 9399 | Government Services - Not Elsewhere Classified |
| 9402 | Postal Services - Government Only |
| 9405 | Intra-Government Purchases - Government Only |

h. any transactions made with the following transaction descriptions:

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|----------------------|-----------------------|
| EZLINK* | WWW.PLUS500.CO.UK |
| EZ-LINK* | PAYPAL * BIZCONSULTA |
| EZ LINK* | PAYPAL * OANDAASIAPA |
| WWW.MYEZLINK.COM.SG | PAYPAL * CAPITALROYA |
| FLASHPAY ATU* | SAXO CAP MKTS PTE LTD |
| FLASHPAYATU* | SKR*SKRILL.COM |
| MB* MONEYBOOKERS.COM | WWW.IGMARKETS.COM.SG |
| OANDAASIAPA | TRANSIT LINK* |
| OANDA ASIA PAC | TRANSITLINK* |
| PAYPAL *PLUS500.COM | AXS PAYMENT* |
| PLUS500 | AXSPAYMENT* |
| PLUS500UK LIMITED | AXS-PAYMENT* |
| SKR*PLUS500CY LTD | NETS VCASHCARD* |
| CITY INDEX SINGAPORE | TRANSIT* |
| YOU TRIP.COM* | SHOPEEPAY |
| IPAYMY* | RAZERPAY* |
| WWW.PLUS500.CO.UK/ | CARDUP* |
| RWS-LEVY* | SMOOVE PAY* |
| SINGPOST-SAM* | PAYPAL * PLUS500 |

i. any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.

13 Will UOB staff be eligible for this Promotion?

Yes, UOB staff is eligible for this Promotion.

^ Please refer to Question 4 for the definition of "UOB Cards".



| B | Redemption of Gift |
|----------|---|
| 1 | When will I be notified if I have qualified for the Gift? |
| | Eligible Customer will receive a Notification SMS via text with details on the Gift redemption to your registered Singapore mobile number with UOB by 31 January 2023. |
| 2 | How and where can I redeem the Gift? |
| | <p>All Eligible Customers will receive a Notification SMS via text with details on the Gift redemption to your registered Singapore mobile number with UOB. You may make a redemption via redemption details stated in the Notification SMS.</p> <p>The Gift must be redeemed during the redemption period and in accordance with the instructions and terms specified in the Notification SMS. UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Gift that is not redeemed by the close of the redemption period will be forfeited. No replacement will be issued for a lost, stolen or destroyed Notification SMS.</p> |
| 3 | Can I reserve the Gift? |
| | No. Strictly NO reservation is allowed. |
| 4 | Can I exchange the Gift after redemption has been made? |
| | No. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. |
| 5 | Are there any other terms and conditions for the Promotion? |
| | Please refer to the Terms. In particular, 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 and shall not be liable to pay any compensation or enter into any correspondence in connection with the same. |