

TERMS AND CONDITIONS FOR UOB CHRISTMAS SPEND AND GET PROMOTION 2022

1. Promotion

1.1 This UOB Christmas Spend and Get Promotion 2022 (“**Promotion**”) is valid for the following periods:

- a. 21 November 2022 to 11 December 2022, both dates inclusive (“**Promotion Period A**”); and
- b. 12 December 2022 to 1 January 2023, both dates inclusive (“**Promotion Period B**”)

(together the “**Promotion Periods**” and each a “**Promotion Period**”).

By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

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

- a. you must be an existing principal holder of any Visa, MasterCard, American Express or Union Pay credit card or debit card issued by United Overseas Bank Limited (“**UOB**” or the “**Bank**”) in Singapore, excluding UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards (“**UOB Card**”);
- 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 Promotion Period A or Promotion Period B (“**SMS Registration**”): **XMAS<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY** (e.g. XMAS 234A 010188);
- c. you must successfully charge a Qualifying Amount (as defined below) of at least S\$7,800 (“**Minimum Spend**”) for the relevant Promotion Period.
- d. your spend will be aggregated from the date of registration till the end of each Promotion Period.

1.3 Only SMS Registrations received by UOB will be considered for the Promotion. Any incomplete or inaccurate SMS Registration will not be considered and consequently be disqualified. For the avoidance of doubt, you are only required to register once to participate in the Promotion. In the event of duplicated registration, the earlier date of registration will be considered. For cardmembers that registered in Promotion Period A but did not qualify, spend will automatically start tracking from the start of Promotion Period B without any addition registration.

1.4 SMS Registration starts from 0000 hours on 21 November 2022 and ends on 2359 hours on 1 January 2023 (Singapore time). SMS entries received by UOB after 2359 hours on 1 January 2023 will not be eligible for the Promotion and will be considered invalid and void.

1.5 For the purposes of this Promotion:

- (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.

- (ii) **“Excluded Transactions”** refer to:
- (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**”):

| 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 |
| 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:

| | |
|----------------------|-----------------------|
| 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* |
| YOUTRIP.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.

(iii) “**Qualifying Amount**” means the aggregate amount of Eligible Transactions charged to your UOB Card(s)* during the period commencing from:

- (a) (in relation to Promotion Period A) the date of the SMS Registration; or
- (b) (in relation to Promotion Period B) the later of:
 - (1) the date of the first SMS Registration; and
 - (2) 12 December 2022

and ending on the expiry of the relevant Promotion Period.





*Provided that you are the principal holder of all such UOB Card(s).

- 1.7 UOB reserves the right 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.
- 1.8 UOB is not responsible for any failure or delay in the transmission of Eligible Transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunications provider.
- 1.9 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 Eligible Transactions under this Promotion.
- 1.10 The Qualifying Amount will be determined in Singapore Dollars. 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 Qualifying Amount under this Promotion.
- 1.11 If any Qualifying Amount is cancelled or reversed during or after the relevant Promotion Period such that the total Qualifying Amount charged during that Promotional Period falls short of the relevant Minimum Spend, the relevant principal holder of the UOB Card(s) will not be considered to have met the Minimum Spend and will not be considered an Eligible Customer (as defined in Clause 2.1 below). For avoidance of doubt, in the event that you are not an Eligible Customer due to any Qualifying Amount being cancelled or reversed during or after the relevant Promotion Period but have proceeded with the redemption of the Gift, UOB will charge the retail price of the Gift at S\$459 to the principal holder's UOB Card account.

2. Gift

- 2.1 If you are among the first 500 participants for Promotion Period A and first 500 participants for Promotion Period B to satisfy all of the conditions in Clause 1.2 above (each, an "**Eligible Customer**"), you shall be eligible to receive one(1) Xbox Series S with a bespoke Storage Case worth S\$459 (the "**Gift**").
- 2.2 If you are eligible to redeem the Gift, you will be notified 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.
- 2.3 Gifts are whilst stocks last and are subject to availability. UOB shall not be required to notify and/or update any customers on the stock availability of the Gift.
- 2.4 You are only eligible to redeem one Gift under this Promotion, regardless of your Qualifying Amount(s) and even if you satisfy all of the conditions in Clause 1.2 for both Promotion Periods.
- 2.5 The Gift is not transferrable, exchangeable for cash (whether in full or partial), credit, other gifts or benefit of any kind. This Promotion is not valid with any other privileges or promotions unless otherwise stated.



- 2.6 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
- 2.7 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in these Terms are not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Notification SMS.
- 2.8 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.
- 2.9 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute 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.

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.

Appendix 1 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;
 - (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. 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 and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this the Promotion.

3. 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, howsoever caused.
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 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.
6. 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 (including but not limited to the FAQ attached hereto), 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 all purposes related to 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 2001 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.

