

### Terms & Conditions for UOB Credit Card Shopee Application Promotion (“Promotion”)

1. The Promotion is valid from 1 March 2023 to 30 June 2024 (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is only open to all new-to-UOB credit card individual applicants who submit an application via <https://shopee.sg/m/uob-one> for a new personal credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (but excluding UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards) as a principal credit cardholder (“**Principal Credit Card**”) during the Promotion Period (the “**Application**”) and the Application must be approved by UOB during 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**”).
3. 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.
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.
5. If you are among the first 200 individuals per calendar month to fulfil the requirements set out in Clause 2 above and you activate your Principal Credit Card issued pursuant to your Application and charge a minimum of one (1) Eligible Transaction (as defined below) to your Principal Credit Card as captured and posted on UOB’s system within 30 days from the approval date of your Principal Credit Card (the “**Spend Period**”), you shall be eligible to receive S\$200 worth of Shopee vouchers given in the form of promotion code(the “**Gift**”). You shall only be eligible to receive the Gift once under this Promotion, regardless of the number of Principal Credit Cards applied for under this Promotion.
6. For the purposes of this Promotion:
  - (a) “**Eligible Transactions**” shall mean any retail transactions for the purchase of goods and/or services successfully charged to your Principal Credit Card and which are posted on UOB’s systems but excluding the Excluded Transactions (as defined below). For the avoidance of doubt, 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. The transaction amount posted in your Principal Credit Card account will be used for the purposes of computing the Qualifying Spend amount for this Promotion.
  - (b) “**Excluded Transactions**” shall mean:
    - (i) any cash advances;

- (ii) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (iii) balance and/or funds transfers to or from the Card Account;
- (iv) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (v) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (vi) amounts approved under the UOB Payment Facility and any associated fees or charges (w.e.f. 19 June 2023)
- (vii) any Grab mobile wallet top-up transactions;
- (viii) any Shopee Pay wallet top-up transactions;
- (ix) any payment made with the following Merchant Category Codes ("MCC");

Merchant Description Code (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
6399	Insurance
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	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organizations, Political
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

- (ix) Any transaction consisting of/containing the following references:

- AXS\*
- AMAZE\* TRANSIT\* (w.e.f. 1 Mar 2022)
- CITYINDEX\*
- EZ LINK\*
- EZ-LINK\*
- EZLINK\*
- EZLINKS\*
- FLASHPAY\*
- NETSFLASHPAY\*
- MB \* MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL\* PLUS500
- PAYPAL\* PLUS500.COM
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR\*PLUS500CY LTD
- SKR\*SKRILL.COM
- TRANSIT\*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY\* (w.e.f. 1 Aug 2022)
- RWS-LEVY\* (w.e.f. 1 Aug 2022)
- SMOOVE PAY\* (w.e.f. 1 Aug 2022)
- SINGPOST-SAM\* (w.e.f. 1 Aug 2022)
- CardUp\* (w.e.f. 1 Aug 2022)
- RazerPay\* (w.e.f. 1 Aug 2022)

(x) any other transactions as may be prescribed by the Bank from time to time.

For the avoidance of doubt,

- (a) 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.
  - (b) 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.
  - (c) The Eligible Transactions charged by a principal holder of the Principal Credit Card cannot be aggregated with the Eligible Transactions charged by the supplementary holder of that card for the purposes of this Promotion.
7. If you meet the conditions set out in paragraph 5 above and are eligible to redeem the Gift, you will receive a notification sent via Short Message Service ("**Notification SMS**") containing the redemption details of the Gift, within three (3) months from the Card Approval Date provided that your Principal Credit Card account is:
- (a) active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion; and
  - (b) not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.
8. UOB reserves the right to decline any redemption of the Gift if any 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. 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.
9. The Gift will be issued in the form of a promotion code and in denominations of S\$50 (or such other denomination as UOB may determine). Each promotion code issued for your Gift is valid for single use



only and can only be used to offset your purchases made via Shopee Singapore's official website or mobile application for delivery in Singapore and remains subject to any other terms and conditions as may be imposed by Shopee Singapore Private Limited. The Gift cannot be used in conjunction with other discounts, promotions or vouchers, unless otherwise stated. For the avoidance of doubt, the promotion codes issued in respect of your Gift are not stackable. To redeem your Gift, you must input the code corresponding to your Gift at the time of checking out your purchase. A successful redemption is only made upon confirmation of your purchase and any unconsumed value of the Gift shall be forfeited. The Gift will remain as redeemed in the event that you subsequently cancel your order after checkout. The Gift is strictly non-transferable to any other party and is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. Gifts are awarded on a first-come-first-served basis, whilst stocks last and are subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gifts.

10. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
11. You are only entitled to redeem one Gift under this Promotion, regardless of the number of UOB credit cards applied for under this Promotion.
12. UOB may at its 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 Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened or if UOB subsequently discovers that you are not eligible to participate in the Promotion and/or to receive the Gift.
13. 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 UOB 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.
14. 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 or accessing any of UOB's online banking services or mobile banking services or any third party applications, howsoever caused. 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 or liable for any undelivered, lost or delayed SMS sent and/or received. 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 the Promotion.
15. 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.
16. 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.





17. 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.
18. 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.
19. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
20. 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.
21. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
22. 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.

