

TERMS AND CONDITIONS FOR UOB CREDIT CARD AND SINGAPORE POWER LUCKY DRAW PROMOTION

1. Promotion

1.1 This UOB Credit Card and Singapore Power Lucky Draw Promotion (“**Promotion**”) is valid from 01 July 2021 to 31 August 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you 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 successfully submit an application for a new personal credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (but excluding the Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards) via www.uob.com.sg/go-sgpower as a principal credit cardholder (“**Principal Credit Card**”) during the Promotion Period (the “**Application**”);
- (b) your Application must be approved by UOB during the Promotion Period; and
- (c) you must activate your Principal Credit Card issued pursuant to your Application and charge at least three (3) Eligible Transactions (as defined below) to your Principal Credit Card within 30 days from your Principal Credit Card approval date (the “**Qualifying Spend**”).

1.4 UOB has the right at its sole 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.

1.5 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, balance and/or funds transfers, instalment payments; personal loans;
 - (ii) SmartPay transactions;
 - (iii) SMART\$ transactions;
 - (iv) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
 - (v) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
 - (vi) Any transaction classified under one or more of the following Merchant Category Codes:

Merchant Transaction 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 (wef 1 Feb 2021)
7995	Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (wef 1 Feb 2021)
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

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

AXS*	OANDA ASIA PAC*
BANC DE BINARY*	OANDAASIAPA
BANCDEBINARY.COM*	PAYPAL * BIZCONSULTA
EZ LINK PTE LTD (FEVO)	PAYPAL * CAPITALROYA
EZ Link transport	PAYPAL * OANDAASIAPA
EZ Link*	PAYPAL* PLUS500
EZ-LINK (IMAGINE CARD)	PAYPAL* PLUS500.COM
EZ-Link EZ-Reload (ATU)	Saxo Cap Mkts Pte Ltd
EZLINK*	SKR*SKRILL.COM
EzLink*	SKR*xglobalmarkets.com*
EZ-LINK*	SKYFX.COM*
FlashPay ATU*	TRANSIT*
MB * MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
NETS VCASHCARD*	City Index*
	YOUTRIP*

(c) 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 Eligible Transactions which are processed outside Singapore and successfully charged to your Principal Credit Card in a foreign currency will be converted into Singapore dollars based on UOB's prevailing exchange rate.

2. Allocation of Chances

2.1 If you have satisfied all of the conditions in Clause 1.3 above (each, an "**Eligible Cardmember**"), you will be awarded with one (1) lucky draw chance.

2.2 For the avoidance of doubt, Eligible Transactions made by a supplementary cardholder shall accrue to an Eligible Cardmember for the purposes of this Promotion.

2.3 UOB maintains the right, at its absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated for the Promotion. UOB's transaction records of all matters relating to this Promotion including but not limited to the total number of chances allotted to an Eligible Cardmember shall be final and conclusive and binding on the Eligible Cardmember. No appeal, correspondence or claims will be entertained.

3. Conduct of Draw

3.1 Unless UOB notifies otherwise, the draw for the Promotion will be conducted on 15 October 2021 (the "**Draw Date**").

3.2 The draw will be conducted at 480 Toa Payoh Lorong 6, #25-01, HDB Hub East Wing, Singapore 310480 or such other venue(s) as may be determined by UOB in its sole discretion.

3.3 The draw will be conducted in the presence of an external auditor of UOB.

3.4 The winner(s) of the draw will be drawn at random. A total of ten (10) winners will be drawn for the purposes of this Promotion (each, a "**Winner**").

4. Gifts

4.1 Each Winner will be entitled to receive a waiver of three (3) months' worth of his or her Singapore Power utility bills, capped at S\$100 per month (the "**Gift**").

4.2 There are a total of ten (10) Gifts to be won, by 10 distinct Winners. The Gift will be directly credited into your new Principal Credit Card account by 31 December 2021 (or such other date as UOB may determine in its sole discretion), provided that your Principal Credit Card account is active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion and not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.

4.3 The Gift may only be used to offset your subsequent Principal Credit Card account bill.

4.4 Each Eligible Cardmember will only be entitled to win one (1) Gift under this Promotion.

4.5 The names of the Winners will be announced on UOB's website by 30 November 2021.

4.6 UOB reserves the right to draw reserve winners to substitute any Winner subsequently found to be ineligible or disqualified. UOB's decisions on this shall be final, conclusive and binding. No correspondence or claims will be entertained.

4.7 All prices and values of the Gift set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

- 4.8 UOB may at its discretion forfeit the Gifts, or, if already awarded, reclaim the Gifts 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.
- 4.9 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Gift, UOB reserves the right to forfeit/reclaim the Gift at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its absolute discretion and which said person shall then be the Winner.
- 4.10 UOB may, at any time without notice and without furnishing any reason in its sole and absolute discretion, substitute the Gift (or any component thereof) with any other item of similar value. UOB's determination of the substituted Gift shall be final, conclusive and binding. No correspondence or claims will be entertained.

5. Participation and Personal Data

- 5.1 By participating in the Promotion, you agree to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Promotion.
- 5.2 By participating in the 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 the collection, use and disclosure of your information (including your personal data) by UOB, the organizers, third party merchants, sponsors, promoters and/or their respective contractors for the purposes of verifying your eligibility, conducting the lucky draw, announcing or publishing the Winners of the lucky draw (including having your photo taken/published) on the UOB website, Facebook and/or social media page, newspaper and/or such other medium or channel as UOB may determine in its sole discretion, contacting you regarding the foregoing (including by voice call or text message), and all purposes and promotions incidental to the Promotion.
- 5.3 The Winners shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with this Promotion at her own costs.

6. 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

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.
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 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.
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.
4. 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.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards 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.
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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
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 the purposes of this Promotion and to contact you, including by voice call or text message.

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.
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.