

## Terms and Conditions Governing UOB X Travel Spend and Redeem (April 2021 to September 2021) Promotion (“Promotion”)

1. The Promotion is open to all principal holders of an Eligible UOB Card (as defined below) and is only valid from 1 April 2021 to 30 September 2021, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. To participate in this Promotion, you must satisfy all of the following conditions:
  - (i) you must successfully register to participate in this Promotion by sending an SMS using your Singapore mobile number registered with United Overseas Bank Limited (“**UOB**”) within the Promotion Period to 77862 in the following format (the “**Registration**”): “**UOBMC<space>DOB<space>Last 4 alphanumeric characters of NRIC**” (Example: “UOBMC DDMMYY 567A”); and
  - (ii) upon Registration, you must successfully charge at least S\$500 worth of Eligible Transactions to your Eligible UOB Card during the Promotion Period (“**Qualifying Spend**”).
3. For the purposes of this Promotion:
  - (i) “**Eligible UOB Card**” means a personal credit and/or debit card issued by UOB in Singapore and bearing the name and/or service mark “Mastercard”, and shall exclude all UOB Corporate/Business credit and/or debit cards (whether bearing the name and/or service mark “Mastercard” or otherwise).
  - (ii) “**Eligible Transactions**” shall mean all travel-related transactions (e.g. airline bookings, hotels and resort bookings and local attraction reservations) determined by the following Merchant Category Codes (MCC) set out in the table below which is successfully posted to your Eligible UOB Card account and captured on UOB’s systems during the Promotion Period, but shall exclude the Excluded Transactions:

MCC	Merchant Category	MCC	Merchant Category
3000	UNITED	3024	PAKISTAN
3001	AMERICAN	3025	AIR NZ
3004	DRAGONAIR	3026	EMIRATES AIRLINES
3005	BRITISH AIRWAYS	3028	AIR MALTA
3006	JAL	3029	SN BRUSSELS AIRLINES
3007	AIR FRANCE	3030	AERO ARGENT
3008	LUFTHANSA	3031	OLYMPIC
3009	AIR CANADA	3032	EL AL
3010	KLM	3033	ANSETT AIR
3011	AEROFLOT	3034	ETIHADAIR
3012	QANTAS	3035	TAP AIR
3013	ALITALIA	3037	EGYPTAIR
3014	SAUDIA AIR	3038	KUWAIT AIR
3015	SWISS INTERNATIONAL AIRLINES	3039	AVIANCA
3016	SAS	3040	GULF AIR (BAHRAIN)
3017	SAA	3042	FINNAIR
3018	VARIG AIR	3043	AER LINGUS
3020	AIR-INDIA	3044	AIR LANKA
3021	AIR ALGERIE	3047	THY (TURKEY)
3022	PAL AIR	3048	AIR MAROC

3049	TUNIS AIR	3196	HAWAIIANAIR
3050	ICELANDAIR	3206	CHINA EASTERN AIRLINES
3051	AUSTRIAN AIR	3211	NORWEGIAN AIR SHUTTLE
3052	LAN AIR	3217	CSA
3054	LADECO (CHILE)	3219	COPA
3056	JET AIR	3220	COMP FAU AIR
3057	VIRGIN AMERICA	3221	TAME
3058	DELTA	3223	COMAIR
3064	ADRIA AIRWAYS	3228	CAYMANAIR
3065	AIRINTER	3234	CARIBBEAN AIRLINES
3066	SOUTHWEST	3236	AIR ARABIA AIRLINE
3068	AIR ASTANA	3239	BARHARBORAIR
3069	SUNCTRYAIR	3240	BAHAMASAIR
3072	CEBU PACIFIC AIRLINES	3245	EASYJET
3075	SINGAPORE AIR	3246	RYANAIR
3076	AEROMEXICO	3247	GOL AIRLINES
3077	THAI AIRWAYS	3248	TAM AIRLINES
3078	CHINA AIRLINES	3256	ALASKA AIR
3079	JETSTAR AIRWAYS	3260	SPIRIT AIRLINES
3082	KOREAN AIR	3261	AIR CHINA
3083	AIR AFRIQUE	3266	AIR SEYCH
3084	EVA AIRWAYS	3294	ETHIOPIAN
3088	CROATIA AIRLINES	3295	KENYAAIR
3089	TRANSAERO	3296	AIR BERLIN
3090	UNI AIRWAYS CORPORATION	3297	TAROM ROMANIAN AIR TRANSPORT
3098	ASIANA AIRLINES	3298	AIR MAURITIUS
3099	CATHAYPAIR	3299	WIDEROE'S FLYVESELSKAP
3100	MALAY AIR	4511	AIRLINES, AIR CARRIERS
3102	IBERIA	7032	SPORTING/RECREATIONAL CAMPS
3103	GARUDA AIR	7832	MOTION PICTURE THEATRES
3112	WINDWARD IS	7922	THEATRICAL PRODUCERS
3127	TACA INTL	7929	BANDS/ORCHESTRAS/ENTERTAIN
3129	SURINAM AIR	7932	BILLIARD/POOL ESTABLISHMENT
3131	VLM AIRLINES	7933	BOWLING ALLEYS
3132	FRONTIER AIRLINES	7991	TOURIST ATTRACTIONS AND XHBT
3136	QATAR AIRWAYS	7996	AMUSEMENT PARKS/CIRCUS
3144	VIRGIN ATLANTIC	7998	AQUARIUMS/SEAQUARIUMS
3146	LUXAIR	7999	RECREATION SERVICES
3161	ALL NIPPON	3501	HOLIDAY INN
3174	JETBLUE AIRWAYS	3502	BEST WESTERN
3175	MIDEASTAIR	3503	SHERATON
3180	WESTJET AIRLINES	3504	HILTON
3181	MALEV	3505	FORTE HOTELS
3182	LOT (POLAND)	3506	GOLDEN TULIP
3183	OMAN AVIATION SERVICES	3507	FRIENDSHIP INN
3184	LIAT	3508	QUALITY INN
3187	LACSA	3509	MARRIOTT
3191	ISLANDAIR	3510	DAYS INN
3193	INDIAN AIR	3511	ARABELLA HOTELS
3518	SOL HOTELS	3512	INTER-CONTINENTAL

3519	PULLMAN INTERNATIONAL HOTELS	3513	WESTIN
3520	MERIDIEN	3514	AMERISUITES
3521	ROYAL LAHAINA RESORTS	3515	RODEWAY INN
3523	PENINSULA HOTELS	3516	LA QUINTA INN AND SUITES
3524	WELCOMGROUP	3517	AMERICANA HOTELS
3526	PRINCE HOTEL	3727	BROADMOOR HOTEL
3528	THUNDERBIRD/RED LION	3728	BALLY'S HOTEL AND CASINO
3529	CP (CANADIAN PACIFIC) HOTELS	3730	MGM GRAND HOTEL
3530	RENAISSANCE HOTELS	3731	HARRAH'S HOTELS AND CASINOS
3532	ROYAL KONA RESORT	3734	HARVEY/BRISTOL HOTELS
3533	HOTEL IBIS	3736	COLORADO BELLE/EDGEWATER RESORT
3535	HILTON INTERNATIONAL	3737	RIVIERA HOTEL AND CASINO
3536	AMFAC HOTEL	3738	TROPICANA RESORT & CASINO
3537	ANA HOTELS	3739	WOODSIDE HOTELS AND RESORTS
3538	CONCORDE HOTELS	3740	TOWNEPLACE SUITES
3539	SUMMERFIELD SUITES HOTELS	3741	MILLENNIUM HOTELS
3540	IBEROTEL	3742	CLUB MED
3541	HOTEL OKURA	3743	BILTMORE HOTEL & SUITES
3542	ROYAL HOTELS	3744	CAREFREE HOTELS
3543	FOUR SEASONS	3745	ST. REGIS HOTEL
3544	CIGAHOTELS	3747	CLUBCORP/CLUBRESORTS
3545	SHANGRI-LA INTERNATIONAL	3749	THE BEVERLY HILLS HOTEL
3548	HOTELES MELIA	3750	CROWNE PLAZA HOTELS
3549	AUBERGE DES GOUVERNEURS	3751	HOMEWOOD SUITES
3550	REGAL 8 INNS	3752	PEABODY HOTELS
3551	MIRAGE HOTEL AND CASINO	3754	AMELIA ISLAND PLANTATION
3552	COAST HOTELS	3755	THE HOMESTEAD
3553	PARK INNS INTERNATIONAL	3757	CANYON RANCH
3555	TREASURE ISLAND HOTEL & CASINO	3760	HALEKULANI HOTEL/WAIKIKI PARC
3558	JOLLY HOTELS	3763	CHATEAU ELAN WINERY AND RESORT
3559	CANDLEWOOD SUITES	3765	BELLAGIO
3561	GOLDEN NUGGET	3769	STRATOSPHERE HOTEL AND CASINO
3562	COMFORT INN	3770	SPRINGHILL SUITES
3563	JOURNEY'S END MOTELS	3771	CAESAR'S HOTEL AND CASINO
3564	SAM'S TOWN HOTEL AND CASINO	3772	NEMACOLIN WOODLANDS
3565	RELAX INNS	3773	VENETIAN RESORT HOTEL CASINO
3567	SOHO GRAND HOTEL	3774	NEW YORK-NEW YORK HOTEL+CASINO
3569	TRIBECA GRAND HOTEL	3777	MANDALAY BAY RESORT
3570	FORUM HOTELS	3778	FOUR POINTS HOTELS
3572	MIYAKO HOTEL	3779	W HOTELS
3573	SANDMAN HOTELS	3780	DISNEY RESORTS
3575	VAGABOND HOTELS	3782	ROSEN HOTELS AND RESORTS
3577	MANDARIN ORIENTAL HOTEL	3783	TOWN & COUNTRY RESORT/CONV CTR
3579	HOTEL MERCURE	3784	FIRST HOSPITALITY HOTELS

3580	HOTEL DEL CORONADO	3785	OUTRIGGER HOTELS AND RESORTS
3581	DELTA HOTEL	3786	OHANA HOTELS OF HAWAII
3583	RADISSON BLU	3788	ALA MOANA HOTEL
3584	PRINCESS HOTELS INTERNAT'L	3789	SMUGGLERS NOTCH RESORT
3586	SOKOS HOTELS	3790	RAFFLES HOTELS
3588	HELMSLEY HOTEL	3791	STAYBRIDGE SUITES
3589	DORAL GOLF RESORT	3793	FLAMINGO HOTELS
3590	FAIRMONT HOTEL	3795	PARIS LAS VEGAS HOTEL
3591	SONESTA HOTEL	3796	PEPPERMILL HOTEL CASINO
3592	OMNI HOTEL	3798	EMBASSY VACATION RESORT
3595	HOSPITALITY INNS	3799	HALE KOA HOTEL
3596	WYNN LAS VEGAS	3800	HOMESTEAD SUITES
3598	REGENT INTERNATIONAL HOTELS	3802	THE PALACE HOTEL
3602	HUDSON HOTEL	3804	THE DIPLOMAT
3604	HILTON GARDEN INN	3807	ELEMENT
3607	FONTAINEBLEAU RESORTS	3808	LXR
3608	GAYLORD OPRYLANDS	3811	PREMIER TRAVEL INNS
3609	GAYLORD PALMS	3812	HYATT PLACE
3611	C MON INNS	3813	HOTEL INDIGO
3612	MOEVENPICK HOTELS	3814	THE ROOSEVELT HOTEL NY
3613	MICROTEL INNS & SUITES	3816	HOME2 SUITES
3614	AMERICINN	3818	MAINSTAY SUITES
3615	TRAVELODGE	3819	OXFORD SUITES
3616	HERMITAGE HOTEL	3822	CROSSLAND
3617	AMERICAS BEST VALUE INN	3823	GRAND SIERRA RESORT
3618	GREAT WOLF	3824	ARIA
3619	ALOFT	3825	VDARA
3621	EXTENDED STAY	3826	AUTOGRAPH
3623	DORINT HOTELS	3828	COSMOPOLITAN OF LAS VEGAS
3625	HOTEL UNIVERSALE	3829	COUNTRY INN BY CARLSON
3628	EXCALIBUR HOTEL AND CASINO	3830	PARK PLAZA HOTEL
3629	DAN HOTELS	3831	WALDORF
3631	SLEEP INN	3832	CURIO HOTELS
3632	THE PHOENICIAN	7011	HOTELS/MOTELS/RESORTS
3634	SWISSOTEL	7033	Trailer parks and campgrounds
3635	RESO HOTELS	4011	RAILROADS
3636	SAROVA HOTELS	4111	LOCAL COMMUTER TRANSPORT
3637	RAMADA INN	4112	PASSENGER RAILWAYS
3638	HOWARD JOHNSON	4121	TAXICABS/LIMOUSINES
3639	MOUNT CHARLOTTE THISTLE	4131	BUS LINES
3640	HYATT	4411	STEAMSHIP/CRUISE LINES
3641	SOFITEL HOTELS	4582	AIRPORTS/FIELDS/TERMINALS
3642	NOVOTEL	4789	TRANSPORTATION SVCS - DEFAULT
3643	STEIGENBERGER	4722	TRAVEL AGENCIES
3644	ECONOLODGE	3351	AFFILIATED AUTO RENTAL
3645	QUEENS MOAT HOUSES	3352	AMERICAN INTERNATIONAL
3647	HUSA HOTELS	3354	ACTION AUTO RENTAL
3649	RADISSON HOTEL	3355	SIXT CAR RENTAL
3650	RED ROOF INN	3357	HERTZ RENT-A-CAR
3651	IMPERIAL LONDON HOTELS	3359	PAYLESS CAR RENTAL

3652	EMBASSY HOTELS	3364	AGENCY RENT-A-CAR
3653	PENTA HOTELS	3366	BUDGET RENT-A-CAR
3654	LOEWS HOTEL	3368	HOLIDAY RENT-A-CAR
3655	SCANDIC HOTELS	3370	RENT-A-WRECK
3657	OBEROI HOTELS	3374	ACCENT RENT-A-CAR
3658	NEW OTANI HOTELS	3381	EUROP CAR
3659	TAJ HOTELS INTERNAT'L	3386	SHOWCASE RENTAL CARS
3660	KNIGHTS INN	3387	ALAMO RENT-A-CAR
3661	METROPOLE HOTELS	3389	AVIS RENT-A-CAR
3662	CIRCUS CIRCUS HOTEL AND CASINO	3390	DOLLAR RENT-A-CAR
3663	HOTELES EL PRESIDENTE	3393	NATIONAL CAR RENTAL
3664	FLAG INN	3395	THRIFTY CAR RENTAL
3665	HAMPTON INN	3400	AUTO HOST CAR RENTALS
3667	LUXOR HOTEL AND CASINO	3405	ENTERPRISE RENT-A-CAR
3668	MARATIM	3409	GENERAL RENT-A-CAR
3670	ARCADE	3412	A-1 RENT-A-CAR
3672	CAMPANILE	3420	ANSA INTERNATIONAL
3673	IBUSZ HOTELS	3423	AVCAR
3674	RANTASIPI HOTELS	3432	RESERVE RENT-A-CAR
3676	MONTE CARLO HOTEL AND CASINO	3435	VALUE RENT-A-CAR
3677	CLIMAT DE FRANCE	3438	INTERENT
3678	CUMULUS HOTELS	3441	ADVANTAGE RENT-A-CAR
3679	SILVER LEGACY HOTEL AND CASINO	4457	Boat rentals and leasing
3680	HOTEIS OTHAN	7512	AUTOMOBILE RENTAL AGENCY TRUCK/UTILITY TRAILER RENTALS
3681	ADAMS MARK	7513	
3684	BUDGET HOST INNS	7519	MOTOR HOME/RV RENTALS
3685	BUDGETEL INNS	3716	CARLTON HOTELS
3687	CLARION HOTEL	3717	CITY LODGE HOTELS
3688	COMPRI HOTEL	3718	KAROS HOTELS
3690	COURTYARD BY MARRIOTT	3719	PROTEA HOTELS
3692	DOUBLETREE HOTEL	3720	SOUTHERN SUN HOTELS
3693	DRURY INN	3721	HILTON CONRAD
3694	ECONOMY INNS OF AMERICA	3722	WYNDHAM
3695	EMBASSY SUITES	3723	RICA HOTELS
3696	EXEL INN	3726	RIO SUITES
3697	FAIRFIELD HOTEL	3704	ROYCE HOTEL
3698	HARLEY HOTEL	3706	SHILO INN
3700	MOTEL 6	3707	SHONEY'S INN
3701	LA MANSION DEL RIO	3708	VIRGIN RIVER HOTEL AND CASINO
3703	RESIDENCE INN	3709	SUPER 8 MOTEL
3714	FOUR SEASONS (AUSTRALIA)	3710	THE RITZ-CARLTON
3715	FAIRFIELD INN		

(iii) “**Excluded Transactions**” means:

- (a) Any bill payment transactions to utilities or telecommunication providers;
- (b) Any cash advances, balance and/or funds transfers, instalment payments; personal loans;

- (c) SmartPay transactions;
- (d) SMART\$ transactions;
- (e) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (f) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
- (g) Any transaction classified under one or more of the following Merchant Category Codes:

<b>Merchant Transaction Code (MCC)</b>	<b>Description</b>
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
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

(h) 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*

4. For the avoidance of doubt:

- (i) 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.
  - (ii) 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.
  - (iii) 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 Spend under this Promotion.
5. If you are amongst the first 450 participants of this Promotion to satisfy all of the requirements in this Promotion, you shall be eligible to receive one pair of S.E.A. Aquarium Singapore entry tickets (worth S\$58) (the "Gift"). For the avoidance of doubt, you shall only be eligible to receive a maximum of one Gift in this Promotion, regardless of the number or amount of Eligible Transactions made during the Promotion Period.
  6. If you are eligible to receive the Gift under this Promotion, you will be notified by SMS (or such other mode of communication as UOB may determine in its sole discretion) by 15 November 2021 (or such other date as UOB may determine in its sole discretion) based on your contact details on UOB's records.

7. If you are eligible to receive the Gift under this Promotion, the Gift will be mailed out to you via mail based on your registered mailing address on UOB's records. The Gift must be utilised within the redemption deadline / validity period specified.
8. 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 Gift.
9. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
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. 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.
12. You shall be solely responsible for complying with any terms and conditions as may be imposed by the merchant / supplier of the Gift in connection with the utilisation of the Gift.

### **General**

13. The following persons shall not be eligible to participate in the Promotion:
  - (i) individuals who are not principal cardholders of an Eligible UOB Card;
  - (ii) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (iii) 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;
  - (iv) 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
  - (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
14. 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 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.
15. 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 third party applications, howsoever caused.

16. 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.
17. 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.
18. 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.
19. 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.
20. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
21. 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.
22. 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.
23. 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.