

## FREQUENTLY ASKED QUESTIONS (FAQs) FOR UOB CHRISTMAS SPEND AND GET PROMOTION 2021

A	Eligibility and Spend Criteria
<b>1</b>	<b>What is this Promotion?</b>
	Cardmembers can redeem one (1) SecretLab TITAN EVO 2022 Hybrid Leatherette Regular in Royal Blue with a limited edition Magnetic Memory Foam Head Pillow worth S\$619.00 (“Gift”) with a minimum spend of S\$7,800 charged to a valid UOB Card locally or overseas.
<b>2</b>	<b>What is the qualifying spend period of this Promotion?</b>
	Promotion is valid from 22 November 2021 to 31 December 2021, both dates inclusive.
<b>3</b>	<b>What is the Gift for this Promotion? Is the Gift exclusive to UOB Cards?</b>
	The Gift is one (1) SecretLab TITAN EVO 2022 Hybrid Leatherette Regular in Royal Blue with a limited edition Magnetic Memory Foam Head Pillow and is exclusive for this Promotion and UOB Cards in Singapore.
<b>4</b>	<b>Are all UOB Credit &amp; Debit Cards eligible for this Promotion?</b>
	<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> <p>However, if you have applied for a new UOB Card during the Promotion Period and qualify for any gift under any Card Acquisition Promotion, you shall not be eligible to participate in this Promotion.</p>
<b>5</b>	<b>How does this Promotion work?</b>
	<p>To participate in this Promotion, you must satisfy all of the following conditions:</p> <ul style="list-style-type: none"> <li>(a) 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”): <b>XMAS&lt;space&gt;last 4 characters of NRIC or Passport Number&lt;space&gt;date of birth as DDMMYY</b> (e.g. XMAS 234A 010188);</li> <li>(b) you must successfully charge at least S\$7,800 worth of Eligible Transactions (as defined below) to your UOB Card during the Promotion Period (“Qualifying Amount”); and</li> <li>(c) you are among the first 1,000 participants of this Promotion to accumulate the Qualifying Amount during the Promotion Period.</li> </ul>
<b>6</b>	<b>How do I know if I have successfully registered for this Promotion?</b>
	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 Qualifying Amount.

7	<p><b>Would I know if I have qualified for the Gift before the end of the Promotional Period?</b></p> <p>Qualifying Amount for the Promotion will be computed after the Promotional Period and the Bank will not be able to provide status of qualification before the end of the Promotional Period.</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 “<b>Notification SMS</b>”). The Notification SMS will be sent to your registered Singapore mobile number with UOB by 21 January 2022.</p>
8	<p><b>Can my supplementary cardmember register for this Promotion?</b></p> <p>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.</p>
9	<p><b>I hold multiple UOB Cards, do I need to consolidate the total spend on one specific UOB Card to qualify?</b></p>
	<p>No, you are not required to consolidate all spend on one specific UOB Card to participate in this Promotion. You can accumulate your spend on different eligible cards to meet the minimum Qualifying Amount.</p>
10	<p><b>I hold multiple UOB Cards and/or supplementary cards. Can I combine the transactions made on different Cards?</b></p>
	<p>All Qualifying Amount transactions charged to the Cards in the name of the same principal holder of any UOB Card will be aggregated together to qualify for the minimum Qualifying Spend. 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.</p>
11	<p><b>Do all transactions qualify as Qualifying Amount for this Promotion? What are the transactions excluded?</b></p>
	<p>For the purposes of this Promotion:</p> <p>(i) “<b>Eligible Transactions</b>” 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) “<b>Excluded Transactions</b>” refer to:</p> <ul style="list-style-type: none"> <li>(a) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;</li> <li>(b) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;</li> <li>(c) balance and/or funds transfers;</li> <li>(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, YouTrip, EZLINK, TRANSIT LINK);</li> <li>(e) transactions relating to money transfers and/or UOB Reserve Payment Facility, Instalment Payment Plans, SMART\$ transactions;</li> <li>(f) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);</li> <li>(g) any payment made with the following Merchant Category Codes (“<b>MCC</b>”):</li> </ul>

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
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
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8398	Organizations, Charitable And Social Service
8661	Organizations, Religious
8651	Organisations, Political
9211	Court Costs Including Alimony And Child Support
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payment
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only
9399	Government Services - Not Elsewhere Classified

(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

	(i) any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.
<b>12</b>	<b>Will UOB staff be eligible for this Promotion?</b>
	Yes, staff is eligible for this Promotion.
<b>13</b>	<b>Does this Promotion apply to new cardmembers who have applied for any UOB principal or supplementary card during this Promotion Period?</b>
	Yes, new cardmembers whose principal or supplementary cards are approved during the Promotion Period and successfully meets the Qualifying Amount are eligible to redeem the Gift.

<b>B</b>	<b>Redemption of Gift</b>
<b>1</b>	<b>When will I be notified if I have qualified for the Gift?</b>
	Eligible Customer will receive a Notification SMS via text with details on the Gift redemption to your registered Singapore mobile number with UOB by 21 January 2022.
<b>2</b>	<b>How and where can I redeem the Gift?</b>
	<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 <a href="http://www.secretlab.com">www.secretlab.com</a> and arrange for the delivery of the Gift based on your stipulated date and time. Installation fees are excluded; however, customers may opt to top up for the installation at point of redemption.</p> <p>The Gift must be redeemed during the redemption period 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>
<b>3</b>	<b>Can I reserve Gift?</b>
	No. Strictly <b>NO</b> reservation is allowed.
<b>4</b>	<b>Can I exchange the Gift after redemption has been made?</b>
	<p>The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. For any dispute regarding the Gift, you may resolve it directly with the merchant and/or supplier of the Gift. Contact details can be found at: <a href="https://secretlab.sg/pages/contact">https://secretlab.sg/pages/contact</a></p>
<b>5</b>	<b>Are there any other terms and conditions for the Promotion?</b>
	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.