

## TERMS AND CONDITIONS FOR UOB CHRISTMAS SPEND AND GET PROMOTION 2021

### 1. Promotion

- 1.1 This UOB Christmas Spend and Get Promotion 2021 (“**Promotion**”) is valid from 22 November 2021 to 31 December 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 and Conditions**”).
- 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 the Promotion Period (“**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 at least S\$7,800 worth of Eligible Transactions (as defined below) to your UOB Card during the Promotion Period (“**Qualifying Amount**”).
- 1.3 For avoidance of doubt, 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.
- 1.4 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.
- 1.5 SMS Registration starts from 0000 hours on 22 November 2021 and ends on 2359 hours on 31 December 2021 (Singapore time). SMS entries received by UOB after 2359 hours on 31 December 2021 will not be eligible for the Promotion and will be considered invalid and void.
- 1.6 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

(i) any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.

- 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 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. UOB is not responsible for any failure or delay in the transmission of Qualifying Amount 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 Promotional Period such that the total Qualifying Amount charged during the Promotional Period falls short of the relevant minimum Qualifying Amount, the relevant principal holder of the UOB Card(s) will not be considered to have met the Qualifying Amount 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 cancelled or reversed during or after the Promotional Period but have proceeded with the redemption of the Gift, UOB will charge the retail price of the Gift at S\$619.00 to the principal holder's Card account.

## 2. Gift

- 2.1 If you have satisfied all of the conditions in Clause 1.2 above and you are among the first 1,000 participants of this Promotion to accumulate the Qualifying Amount during the Promotion Period (each, an “**Eligible Customer**”), you shall be eligible to receive a SecretLab TITAN EVO 2022 Hybrid Leatherette Regular in Royal Blue with a limited edition Magnetic Memory Foam Head Pillow worth S\$619.00 (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 21 January 2022.
- 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 the amount accumulated under this Promotion on one or more of your UOB Cards.
- 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 and Conditions 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 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, 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 (Cap 53B) 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.

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

<b>A</b>	<b>Eligibility and Spend Criteria</b>
<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, UOB\$ 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>



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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
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7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8398	Organizations, Charitable And Social Service
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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.