

A person's hands holding a vintage-style compass against a background of a beach and the ocean. The person is wearing a light blue sweater and tan pants.

No FX fees on your overseas spend with UOB YOLO

From 5 Nov 2019 till 31 Jan 2020, enjoy **3.1% cashback[^]** on all your overseas spend!

Here's how:



SMS **YOLOFX** <space> **8-digits mobile number registered with UOB** to **77862**.
For example, SMS "YOLOFX 87654321" to 77862.



Charge min. S\$800 overseas spend during any one qualifying period:

- 5 to 30 Nov 2019
- 1 to 31 Dec 2019
- 1 to 31 Jan 2020

[^]Subject to a maximum cashback amount of S\$40. Full terms and conditions apply, see below for details.

Visit uob.com.sg/yolo for more travel and overseas privileges!

**TERMS AND CONDITIONS GOVERNING UOB YOLO OVERSEAS CASHBACK PROMOTION
(5 NOVEMBER 2019 – 31 JANUARY 2020)**

1. DEFINITIONS

For the purposes of this Promotion:

- 1.1 **“Promotion”** means this UOB YOLO Overseas Cashback Promotion (5 November 2019 – 31 January 2020).
- 1.2 **“Overseas Card Transactions”** refers to Transactions (as defined under the prevailing Terms and Conditions Governing YOLO Card Cashback Programme) which are processed out of Singapore and successfully charged to your Card in a foreign currency and posted on UOB’s system. For the avoidance of doubt, Transactions which are processed out of Singapore but which are charged or effected in Singapore dollars at the time of the transaction will not constitute an Overseas Card Transaction. All Overseas Card 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 minimum spend amount under this Promotion.
- 1.3 **“UOB”** or **“the Bank”** means United Overseas Bank Limited.

2. ELIGIBILITY

- 2.1 This Promotion is only open to all UOB YOLO Cardmembers who have a valid and subsisting UOB YOLO Card account (**“Card”**) which is in good standing at all times as determined by UOB at its absolute discretion. This Promotion is only valid during the period commencing from 5 November 2019 to 31 January 2020 (both dates inclusive) (the **“Promotion Period”**).
- 2.2 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **“Terms and Conditions”**).
- 2.3 To participate in this Promotion:
- 2.3.1 You must successfully register to participate in this Promotion by sending in an SMS to **77862** using your mobile number registered with UOB during the Promotion Period in the following format (the **“SMS Registration”**):
YOLOFX<space>8-digit mobile number
Example: “YOLOFX 87654321”
- 2.3.2 You must successfully charge a total of at least S\$800 worth of Overseas Card Transactions (whether point-of-sales and/or online) to your Card within any one of the following periods (**“Qualifying Period”**):
- (1) 5 November 2019 to 30 November 2019 (both dates inclusive) or
(2) 1 December 2019 to 31 December 2019 (both dates inclusive) or
(3) 1 January 2020 to 31 January 2020 (both dates inclusive).
- 2.4 All SMS Registrations for this Promotion which are not in the format prescribed in these Terms and Conditions or sent to an incorrect number or sent from a mobile number which is not registered with UOB will be null and void.

- 2.5 If you satisfy all of the conditions in clause 2.3 above, you shall be eligible to receive a 3.1% cashback on the total amount of Overseas Card Transactions successfully charged to your Card within one Qualifying Period, subject to a maximum cashback amount of S\$40 (the “Cashback”).
- 2.6 If you are eligible to receive the Cashback in this Promotion, the Cashback will be credited to your Card account within two months from the end of the Promotion Period.
- 2.7 You shall only be entitled to receive the Cashback once in this Promotion.
- 2.8 The Overseas Card Transactions charged by your supplementary card holder shall accrue to your principal Card for the purposes of computing the minimum spend amount under clause 2.3.2 in this Promotion.
- 2.9 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
- 2.9.1 individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
 - 2.9.2 individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - 2.9.3 anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

3. GENERAL

- 3.1 The Cashback is strictly non-transferable, non-assignable and non-exchangeable for cash, credit or otherwise. No payment or compensation whether in cash, credit or kind shall be made for any lost or stolen Cashback.
- 3.2 UOB may substitute the Cashback with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 3.3 Sending and receiving SMS is dependent on an 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 to and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 3.4 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 this Promotion. UOB shall not be responsible for any failure or delay in the transmission of the transactions by any party including but not limited to any card association, any telecommunication provider or any other service provider.

- 3.5 The Bank 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. The Bank's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given. The Bank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
- 3.6 If you are discovered to be ineligible to participate in this Promotion or to receive the Cashback, UOB may at its sole discretion forfeit the Cashback or charge to and debit an amount equal to the value of the Cashback from any of your accounts with UOB without 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 Cashback through such means as UOB may determine in its sole discretion.
- 3.7 These Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.8 Notwithstanding anything in the Terms and Conditions, the Bank may, at any time and at its discretion terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 3.9 While all the information provided herein is believed to be reliable at the time and date of printing, the Bank makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.10 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.11 By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by the Bank, the organisers, sponsors, promoters, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
- 3.12 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 3.13 The Terms and Conditions 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.
- 3.14 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.