

**Terms and Conditions Governing
UOB Regal Business Metal Card Overseas Spend Airport Limousine Promotion**

1. Promotion

- 1.1 The UOB Regal Business Metal Card Overseas Spend Airport Limousine Promotion (the **"Promotion"**) is valid from 1 February to 31 October 2026, both dates inclusive (the **"Promotion Period"**).
- 1.2 By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the **"Terms"**).
- 1.3 This Promotion is only open to selected cardholders (the **"Cardusers"**) of the UOB Regal Business Metal Card issued by UOB in Singapore (the **"Eligible Card"**), who have received a direct mailer, electronic mailer and/or SMS invitation from UOB regarding this Promotion (the **"Invitation"**) and whose Eligible Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
- 1.4 To participate in this Promotion, you must satisfy all the following requirements:
- (a) you must have received an Invitation; and
 - (b) you must successfully charge a minimum aggregate of S\$5,000 worth of Eligible Transactions (as defined below) to your Eligible Card per quarter during the Promotion Period.

Quarter	Qualifying Period
1	From 1 February to 30 April 2026
2	From 1 May to 31 July 2026
3	From 1 August to 31 Oct 2026

1.5 For the purposes of this Promotion:

- (a) **"Bank"** or **"UOB"** means United Overseas Bank Limited and includes its successors or assigns.
- (b) **"Eligible Card"** means UOB Regal Business Metal Card, issued by UOB in Singapore.
- (c) **"Eligible Transactions"** means any overseas transactions which are successfully charged to your Eligible Card account and posted on UOB's systems, but shall exclude the Excluded Transactions.
- (d) **"Excluded Transactions"** means:
 - (i) Any bill payment transactions;
 - (ii) Any cash advances, balance and/or funds transfers, instalment payments, or personal loans transactions;
 - (iii) Any top-ups or payment of funds to payment service providers or prepaid accounts (including, but not limited to, top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay, ShopeePay, Alipay, etc.);
 - (iv) SmartPay transactions;
 - (v) UOB\$ transactions;



- (vi) Business Payment Plans transactions;
- (vii) NETS and NETS-related transactions;
- (viii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (ix) Any amount charged that is subsequently cancelled, voided, refunded or reversed for any reason;
- (x) Any transaction classified under one or more of the MCC:

MCC	Description
4829	Wire Transfers
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
8699	Membership Organizations (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Classified)
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6529	Quasi Cash-Remote Stored Value Load-Financial Institute
6530	Quasi Cash-Remote Stored Value Load-Merchant
6534	Quasi Cash-Remote Money Transfers
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
5933	Pawn Shops
6012	Member Financial Institution–Merchandise and Services
6211	Securities–Brokers and Dealers
6540	Stored Value Card Purchase/Load
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8651	Organisations, Political
6513	Real Estate Agents and Managers
8398, 8661	Charitable Organisations and Social Service
8211, 8220, 8241, 8244, 8249, 8299	Education and Schools
9211, 9222, 9311, 9399, 9402, 9405	Government Services
6300, 6399	Insurance Default, Underwriting, Premiums
8062	Medical Services and Hospitals
4111	Transportation – Others

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

- EZ-Link*
- EZ Link*
- WWW.MYEZLINK.COM.SG
- FlashPay ATU*
- FlashPayATU*
- MB* MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYPAL *PLUS500.COM
- PLUS500
- PLUS500UK LIMITED
- SKR*PLUS500CY LTD
- WWW.PLUS500.CO.UK
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- WWW.IGMARKETS.COM.SG
- TRANSIT LINK*
- TRANSITLINK*
- NETS VCASHCARD*
- PAY*ALLANDALE RENTALS
- PAY*AMANDA CRIBBS
- PAY*CAREFREEGUARANTEE
- PAY*CARMEL VUE
- PAY*HOMEAWAY HA-J7X6Z5
- PAY*HOMEAWAY HA-VQ26RC
- PAY*PAYPERBOOKING
- PAY*PROPDAMAGEPROTECT
- PAY*RDD HA-VQ26RC
- PAY*VRBO COM 616241 1
- PAYA LEBAR CO
- PAYPAL*
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*
- AXS Payment*
- AXSPayment*
- AXS*
- CITYINDEX*
- NORWDS*
- AMAZE*

1.6 For the avoidance of doubt:

- (a) For the purposes of this Promotion, the date of an Eligible Transaction will be determined based on the posting date of the transaction as reflected on UOB's systems and stated in your monthly Eligible Card statement.
- (b) All Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange and the Singapore dollar amount posted on UOB's system will be used for the purposes of this Promotion.
- (c) UOB reserves the right, at any time at its sole discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or 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.
- (d) 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 categorization of a merchant's MCC.
- (e) If you hold more than one Eligible Card, the amount of Eligible Transactions successfully charged to each such Eligible Card cannot and will not be aggregated for the purposes of computing the amount of Eligible Transactions you have charged for this Promotion.
- (f) Eligible Transactions charged by a supplementary holder or your Eligible Card(s) will not be considered for the purposes of computing the amount of Eligible Transactions you have charged for this Promotion.



2. Gift

- 2.1 If you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive two (2) Airport Limousine Services (as defined below) worth S\$60, capped at S\$30 per trip (the “**Gift**”).
- 2.2 An “**Airport Limousine Service**” refers to a one-way transfer to Changi Airport in a 4-seater Normal Taxi or a 4-seater Limo Taxi or a 6/7-seater Limo Taxi, booked via CDG Zig Taxi Booking Mobile Application by ComfortDelGro.
- 2.3 If you are eligible to receive the Gift, a promotion code will be issued to you via short message service (“**SMS**”) to your registered mobile number on UOB’s records within three (3) months from the end of the relevant quarter (or such other date as UOB may determine in its sole discretion). The validity dates of the promotion code will be included in the SMS.
- 2.4 Each promotion code is valued at S\$60 and may be used for two (2) Airport Limousine Services, capped at S\$30 per trip. The remaining fare exceeding the capped amount will be charged to the Eligible Card. For the avoidance of doubt, there will be no reimbursement or refund if each Airport Limousine Service is less than S\$30.
- 2.5 Each promotion code is valid for use through CDG Zig Taxi Booking Mobile Application. The promotion code must be applied and captured before utilizing the Airport Limousine Service.
- 2.6 Promotion code(s) is not exchangeable for cash or in kind under any circumstances, and are non-refundable and non-transferable.
- 2.7 Booking fees, Advance booking fees, ERP fees, City Area surcharge, Peak Period surcharge, and Late-Night charges and other applicable charges applies.
- 2.8 In the event of trip cancellation or no show, the promotion code applied will be treated as utilized. There will be no reissuance of new promotion code(s).
- 2.9 No extension of expired promotion code(s) is allowed. No issuance of new promotion code(s) for lost promotion codes.
- 2.10 UOB will not be liable in any way for any delay in receipt of the Gift and UOB will not extend the validity period of the Gift for any reason whatsoever. No replacement will be issued for a misplaced, lost, stolen, or destroyed Gift or SMS.
- 2.11 You shall only be eligible to receive the Gift once every quarter during the Promotion Period.
- 2.12 Use of the Gift remains subject to the prevailing terms and conditions imposed by the relevant third-party merchants/suppliers of the Gift (or such other terms and conditions which these third-party merchants/suppliers may impose subsequently in their sole discretion), which shall be your sole responsibility to comply with.
- 2.13 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.
- 2.14 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.15 The Gift is supplied by third party merchants and/or suppliers 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

- 2.16 Your Eligible Card account(s) must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Eligible Card account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reasons whatsoever before you receive the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

- 2.17 To redeem, please follow these simple steps:

Step 1	<ul style="list-style-type: none"> Download the “CDG Zig Taxi Booking Mobile Application” on your mobile phone.
Step 2	<ul style="list-style-type: none"> Launch the “ComfortDelgro Taxi Booking Application” on your mobile phone.
Step 3	<ul style="list-style-type: none"> Go to “Account”, under “Manage Payment”, pair the Eligible Business Credit Card.
Step 4	<ul style="list-style-type: none"> Return to “Home” page, select “Car Rides – Ride to Airport”. Indicate the Drop-off time and the Changi Airport destination. Select your preferred vehicle type (4-seater Normal Taxi/ 4-seater Limo Taxi/ 6/7-seater Limo Taxi). Key in your promotion code. Proceed to book your selected vehicle by clicking “Book now”

- 2.18 The Airport Limousine Service is subject to availability. The vehicle model is predetermined, and the Airport Limousine Service is provided at the sole discretion of UOB and/or its agents, correspondents or other third-party service providers. If a Carduser is entitled and has confirmed the booking for the Airport Limousine Service, the system will (a) assign the selected vehicle to the pick-up location, and (b) will provide the vehicle registration number and estimated time of arrival.

- 2.19 Neither UOB nor its agents, correspondents or other third-party service providers will be responsible for any late pick up or extended travel time because of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause eligible Cardusers to arrive late or miss their flight. Eligible Cardusers are encouraged to book their airport limousine pick up at least three (3) hours before the flight departure time to ensure sufficient time to reach the airport.

3. General

- 3.1. The following persons shall not be eligible to participate in the Promotion:

- individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- 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;
- 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.
- 3.2. 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 Rewards and/or your 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.
- 3.3. 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.
- 3.4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Rewards, UOB may in its sole discretion forfeit the Rewards, reclaim the Rewards or charge to and debit an amount equal to the value of the Rewards 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 Rewards through such means as UOB may determine in its sole discretion.
- 3.5. The Terms shall be read in conjunction with the prevailing UOB Corporate Cardmember Agreement, Terms and Conditions Governing UOB Regal Business Metal Card 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.
- 3.6. 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.
- 3.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8. 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.
- 3.9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.10. 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.
- 3.11. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

