

**Terms and Conditions Governing
UOB Zuellig Pharma Infinite Business Card Sign-Up Offer**

1. Promotion

1.1 The UOB Zuellig Pharma Infinite Business Card Sign-Up Offer (the “**Promotion**”) is valid from 1 October 2025 to 31 December 2026 (extended), both dates inclusive (“**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**”).

This Promotion is only open to non-individual customers who are not existing cardmembers of an Eligible Card and whose account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion (“**Eligible Customers**”).

1.3 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 Zuellig Pharma Infinite Business Card, issued by UOB in Singapore.

(c) To participate in this Promotion, you must satisfy all of the following conditions:

(i) you must not be an existing UOB Zuellig Pharma Business Card or UOB Zuellig Pharma Infinite Business Card cardholder at the time when your Application (as defined below) is approved and you must not have held and/or cancelled a UOB Zuellig Pharma Business Card or UOB Zuellig Pharma Infinite Business Card during the period commencing six (6) months prior to the commencement of the Promotion Period up to and including the date that your Application is approved as per Clause 1.3(c)(iii) below;

(ii) you must successfully submit an application for a new Eligible Card during the Promotion Period (“**Application**”);

(iii) your Application must be approved by UOB during the Promotion Period; and

(iv) you must successfully charge a minimum of S\$30,000 worth of Eligible Transactions to your new Eligible Card within the first three (3) months from the date on which your Application is approved by UOB (“**Eligible Transaction Period**”).

(d) “**Eligible Transactions**” means any local and overseas transactions which are successfully charged to your Eligible Card account and captured/posted on UOB’s systems, but shall exclude the Excluded Transactions (as defined below).

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

(v) Any bill payment transactions;

(vi) Any cash advances, balance and/or funds transfers, instalment payments, or personal loans transactions;

(vii) 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.);



- (viii) SmartPay transactions;
- (ix) UOB\$ transactions;
- (x) Business Payment Plans transactions;
- (xi) NETS and NETS-related transactions;
- (xii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (xiii) Any amount charged that is subsequently cancelled, voided, refunded or reversed for any reason;
- (xiv) Any transaction classified under one or more of the following Merchant Category Codes (the “MCC”):

MCC Code	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

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

- CITYINDEX*
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- WWW.IGMARKETS.COM.SG

- RazerPay*
- AXS Payment*
- AXSPayment*
- AXS*
- 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
- 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*
- NORWDS*
- AMAZE*

1.4 For the avoidance of doubt:

- 1.4.1 While the Promotion Period is from 1 October 2025 to 31 December 2026 (extended), both dates inclusive, based on the date your Application is approved by UOB, your Eligible Transaction Period for this Promotion will fall within the period from 1 October 2025 to 31 March 2027, both dates inclusive, accordingly. The date of an Eligible Transaction will be determined based on the posting date of the transaction as reflected on UOB's systems and as stated in your monthly Eligible Card statement.
- 1.4.2 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.
- 1.4.3 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.
- 1.4.4 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.

2. **Reward**

- 2.1 If you satisfy all of the conditions in Clause 1.3 above, you shall be eligible to receive S\$500 worth of gift vouchers ("**Reward**"). You are only entitled to receive one Reward under this Promotion.
- 2.2 If you are eligible to receive the Reward, the Reward will be sent by post to your registered mailing address in UOB's records together with a letter setting out details relating to your use of the Reward ("**Utilisation Details**"), by 30 June 2027 (or such other date as UOB may determine in its sole discretion).
- 2.3 Use of the Reward remains subject to any terms and conditions as may be imposed by the merchants who issue the Reward. You are required to follow the Utilisation Details in order to utilise the Reward. UOB shall not be responsible or liable in any way to any person arising from their inability to utilise the Reward.
- 2.4 Rewards 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 Reward.
- 2.5 The Reward 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 Reward is allowed.
- 2.6 UOB may substitute the Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7 The Reward is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the merchant and/or supplier of the Reward. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Reward. For the purposes of this clause, "Reward" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Reward.

3. General

- 3.1. 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.
- 3.2. Sending and receiving of Rewards under this Promotion is dependent on Singapore Post, an independent postage authority or a service provider or such other third party which is engaged by UOB for this Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed Reward sent and/or received.
- 3.3. 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 Reward 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.
- 3.4. 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.
- 3.5. If UOB determines that you are ineligible to participate in this Promotion or to receive the Reward, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the Reward 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 Reward through such means as UOB may determine in its sole discretion.
- 3.6. The Terms shall be read in conjunction with the prevailing UOB Corporate 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.
- 3.7. 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.
- 3.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.



- 3.9. 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 the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.10. 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.
- 3.11. 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.
- 3.12. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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