



**TERMS AND CONDITIONS GOVERNING  
LAZADA-UOB CARD – ADDITIONAL 15% CASH CREDIT PROMOTION FROM 18 APRIL  
2024 UNTIL 31 JULY 2024**

**1. Promotion**

- 1.1. This Lazada-UOB Card Additional 15% Cash Credit Promotion (the “**Promotion**”) is valid from 18 April 2024 until 31 July 2024, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3. This Promotion is only open to individuals who are new-to-United Overseas Bank Limited (“**UOB**”) credit cards.
- 1.4. To participate in this Promotion, you must satisfy all the following conditions:
  - (a) you must not be an existing principal holder of any credit card issued by UOB in Singapore at the time when your Application (as defined below) under this Promotion is approved and you have not cancelled any principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
  - (b) you must successfully submit an application for a new Lazada-UOB Card issued by UOB in Singapore (“**Card**”) as a principal credit cardholder during the Promotion Period (the “**Application**”);
  - (c) your Application must be approved by UOB during the Promotion Period; and
  - (d) you must successfully charge a total of at least S\$700 worth of Eligible Transactions (as defined below) (the “**Minimum Spend**”) in a Month to your Card, within the first 3 consecutive Months from your Card approval date (each Month, a “**Qualifying Spend Period**”), whereby “**Month**” shall be determined by the approval date of your new Card.

*For illustration purpose:*

*You may be eligible to receive Bonus Cash Credit (defined in Clause 2) for up to 3 Qualifying Spend Periods if you meet the Minimum Spend for each Qualifying Spend Period.*

*Illustrations A and B below are based on the scenario where the new Card was approved on 25 May 2024.*

A (Meets Eligible Transactions spend amount for 2 Qualifying Spend Periods) :

<b>Qualifying Spend Period:</b>	<b>Eligible Transactions spend</b>	<b>Qualified for Bonus Cash Credit (Y/N)</b>
25 May 2024 – 24 June 2024	S\$780	Y
25 June 2024 – 24 July 2024	S\$900	Y
25 July 2024 – 24 August 2024	S\$560	N

B (Meets Eligible Transactions spend amount for 3 Qualifying Spend Periods) :

<b>Qualifying Spend Period:</b>	<b>Eligible Transactions spend</b>	<b>Qualified for Bonus Cash Credit (Y/N)</b>
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25 May 2024 – 24 June 2024	S\$800	Y
25 June 2024 – 24 July 2024	S\$710	Y
25 July 2024 – 24 August 2024	S\$1000	Y

Illustration C below is based on the scenario where the new Card was approved on 15 July 2024.

C (Meets Eligible Transactions spend amount for 2 Qualifying Spend Periods) :

<b>Qualifying Spend Period:</b>	<b>Eligible Transactions spend</b>	<b>Qualified for Bonus Cash Credit (Y/N)</b>
15 July 2024 – 14 August 2024	S\$580	N
15 August 2024 – 14 September 2024	S\$700	Y
15 September 2024 – 14 October 2024	S\$750	Y

1.5. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.

1.6. For the purposes of this Promotion:

“**Eligible Transactions**” shall mean any retail transactions for the purchase of goods and/or services successfully charged to your principal Card and which are posted on UOB’s systems during the Qualifying Spend Period but excluding the Excluded Transactions (as defined below).

“**Excluded Transactions**” shall mean:

- (i) any cash advances;
- (ii) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by UOB;
- (iii) balance and/or funds transfers to or from the Card Account;
- (iv) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (v) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (vi) any Grab mobile wallet top-up transactions;
- (vii) any Shopee Pay wallet top-up transactions;
- (viii) any payment made with the following MCC;

<b>MCC</b>	<b>Description</b>
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, NonFiat 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
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—Not Elsewhere Classified
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

(ix) any transactions made with the following transaction descriptions:

- AXS\*
- AMAZE\* TRANSIT\* (w.e.f. 1 Mar 2022)
- CITYINDEX\*
- EZ LINK\*
- EZ-LINK\*
- EZLINK\*
- EZLINKS\*
- [WWW.MYEZLINK.COM.SG](http://WWW.MYEZLINK.COM.SG)
- FLASHPAY\*
- NETSFLASHPAY\*
- MB \* MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL\* PLUS500
- PAYPAL\* PLUS500.COM
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR\*PLUS500CY LTD
- SKR\*SKRILL.COM
- TRANSIT\*
- [WWW.IGMARKETS.COM.SG](http://WWW.IGMARKETS.COM.SG)
- IPAYMY\* (w.e.f. 1 Aug 2022)
- RWS-LEVY\* (w.e.f. 1 Aug 2022)
- SMOOVE PAY\* (w.e.f. 1 Aug 2022)
- SINGPOST-SAM\* (w.e.f. 1 Aug 2022)
- CardUp\* (w.e.f. 1 Aug 2022)
- RazerPay\* (w.e.f. 1 Aug 2022)

(x) any other transactions as may be prescribed by UOB from time to time.



“**Lazada Spend**” refers to transactions made on Lazada which are successfully charged to your principal Card and which are posted on UOB’s systems during the Qualifying Spend Period with any of the following description: LAZADA\*, AMAZE\*LAZADA\*, 2C2P\*LAZADA, REDMART\*AMAZE\* LAZADA\* and AMAZE\* REDMART with MCC 5311, 5310, 5331, 5399, 5732, or 5999. Any Lazada Wallet top-up transactions will be excluded.

1.7. For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.
- (b) 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 categorisation of a merchant’s MCC.
- (c) Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB’s then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in your Card account will be used for the purposes of computing the value of Eligible Transactions for the purposes of this Promotion.
- (d) Eligible Transactions charged by a supplementary holder of your Card will be considered for the purposes of computing the Minimum Spend.
- (e) In the event of any cancelled, disputed and/or reversed transactions, you will need to make incremental spend to offset the reversed transaction amount to meet the Minimum Spend.

## 2. **Bonus Cash Credit**

2.1. If you are amongst the first 5,000 participants of the Promotion to satisfy all of the requirements in these Terms, you shall be eligible to receive the following Cash Credit:

15% Cash Credit on your Lazada Spend (the “**Bonus Cash Credit**”) for each Qualifying Spend Period where your Eligible Transaction meets the Minimum Spend requirement. Bonus Cash Credit is capped at S\$50 per Qualifying Spend Period.

*For illustration purpose:*

<b>Qualifying Spend Period:</b>	<b>Eligible Transactions spend</b>	<b>Qualified for Bonus Cash Credit (Y/N)</b>	<b>Lazada Spend</b>	<b>Bonus Cash Credit</b>
25 May 2024 – 24 June 2024	S\$700	Y	S\$100	S\$15
25 June 2024 – 24 July 2024	S\$830	Y	S\$200	S\$30
25 July 2024 – 24 August 2024	S\$980	Y	S\$500	S\$50

2.2. If you are eligible to receive the Bonus Cash Credit, the Bonus Cash Credit will be directly credited to your Card account within 120 days following the end of the Promotion Period (or such other date as may be determined by UOB in its sole discretion).

2.3. The Bonus Cash Credit credited will be used to automatically offset the billed amount for your Card account in your next statement month. The Bonus Cash Credit cannot be withdrawn as cash,



cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.

- 2.4. If your Card account is not validly subsisting and in good standing, is closed, terminated and/or suspended for any reason whatsoever during the Promotion Period or before any Bonus Cash Credit under this Promotion is credited to your Card account, you will not be entitled to receive any such 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 delinquent, 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;
- (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time; or
- (e) individuals who have participated in any other UOB credit card acquisition promotion during the same period.

3.2 Where any Eligible Transaction or Lazada Spend posted to your Card account is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), UOB shall have the sole and absolute discretion to reverse and forfeit the Cash Credit awarded in respect of the Eligible Transaction amount voided, refunded, cancelled, reversed, disputed and/or reversed.

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 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, whether a transaction qualifies to be an eligible transaction, and determination of the Bonus Cash Credit to be awarded to you under this 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 The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, the Terms and Conditions Governing the Lazada-UOB 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 all purposes in connection with 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 to enforce the Terms.
- 3.10 These 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.