



**TERMS AND CONDITIONS FOR
UOB x BTS WORLD TOUR 'ARIRANG' IN SINGAPORE 2026
Lucky Draw
(26 August 2026 – 6 October 2026)**

1. Promotion

- 1.1. This **UOB x BTS WORLD TOUR 'ARIRANG' IN SINGAPORE 2026 LUCKY DRAW** ("**Lucky Draw**") is valid from 26 August 2026 to 6 October 2026, both dates inclusive (the "**Lucky Draw Period**"). By participating in this Lucky Draw, you agree to be bound by the terms and conditions of this Lucky Draw (the "**Terms**").
- 1.2. This Lucky Draw is open to all eligible principal cardholders of UOB Visa Cards only. In these terms, "**UOB Visa Card**" refers to any Visa credit card or debit card issued to individuals by United Overseas Bank Limited ("**UOB**") in Singapore for personal use only and that is in good standing, and does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards.
- 1.3. To participate in this Lucky Draw, you must:
 - (a) be an eligible principal cardholder of a UOB Visa Card;
 - (b) successfully register to participate in this Lucky Draw using the registration form available on the online web or TMRW App within the Lucky Draw Period ("**Registration**"); and
 - (c) charge Eligible Transactions (as defined below) to your UOB Visa Card during the Lucky Draw Period. Only Eligible Transactions made on or after the date of successful Registration and successfully posted to UOB's systems during the Lucky Draw Period will be considered for this Lucky Draw.

For illustration purposes only, if the date of your Registration is 30 August 2026, only Eligible Transactions made on or after 30 August 2026 and posted on or before 6 October 2026 will qualify for this Lucky Draw.

Only Registrations successfully received by UOB will be considered for this Lucky Draw. Any incomplete or inaccurate Registration will not be considered and will be disqualified. Each mobile number may only be linked to one (1) Registration. If two (2) different customers register for this Lucky Draw using the same mobile number, only the customer who completed the first successful Registration will be eligible to participate in this Lucky Draw.

- 1.4. For the purposes of the Lucky Draw:
 - a. "**Eligible Transactions**" refer to any Local Card Transactions or Foreign Currency Card Transactions, but excluding the Excluded Transactions.
 - b. "**Excluded Transactions**" refer to:
 - (i) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
 - (ii) any bill payments to SingHealth polyclinics or public hospital and private hospitals;
 - (iii) any bill payment transactions to utilities or telecommunication providers;
 - (iv) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (v) balance and/or funds transfers to or from your UOB Card account;



- (vi) transactions relating to top-ups of any pre-paid card and/or digital/ wallet (including but not limited to Grab mobile wallet top-up transactions, GrabPay, ShopeePay, YouTrip, EZ-LINK, NETS FlashPay, Razer Pay, TRANSIT LINK, SimplyGo and Singtel Dash);
- (vii) any transactions related to cryptocurrencies;
- (viii) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans and SmartPay;
- (ix) payments made to CardUp, FavePay, iPaymy and SmoovPay;
- (x) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
- (xi) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
- (xii) any transaction for commercial and non-personal purposes (as determined by UOB in its sole discretion);
- (xiii) any payment made under the following Merchant Category Codes
- (xiv) (“**MCC**”) or any payment made to a business with the same nature of business as those stated in this MCC exclusion list:

MCC	Description
4119	Ambulance Services
4814	Telecommunication Services
4816	Computer Network/Information Services
4821	Telegraph Services
4829	Wire Transfer Money Orders, Money Transfer
4899	Cable, Satellite, and Other Pay Television and Radio, Services
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
6011	Member Financial Institution–Automated 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
6381	Insurance Premiums
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
6535	Value Purchase–Member Financial Institution
6536	MoneySend Intracountry
6537	MoneySend Intercountry
6538	MoneySend Funding

6539	Funding Transaction
6540	Stored Value Card Purchase/Load
6611	Overpayments
6760	Savings Bonds
7280	Hospital Patient-Personal Funds Withdrawal
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
7523	Automobile Parking Lots and Garages
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
8062	Hospitals
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
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organisations, Political
8661	Organizations, Religious
8999	Professional Services (Not Elsewhere Classified)
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

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

AMAZE*	PAYPAL* PLUS500
AMAZE* TRANSIT*	PAYPAL *PLUS500.COM
AXS*	PAYPAL * BIZCONSULTA
AXS PAYMENT*	PAYPAL * OANDAASIAPA
AXSPAYMENT*	PAYPAL * CAPITALROYA
AXS-PAYMENT*	PLUS500
CARDUP*	PLUS500UK LIMITED
CITYINDEX*	RAZERPAY*
CITY INDEX SINGAPORE	OANDA ASIA PAC



EZLINK*	RWS-LEVY*
EZ-LINK*	SAXO CAP MKTS PTE LTD
EZ LINK*	SHOPEEPAY
EZLINKS*	SINGPOST-SAM*
FLASHPAY*	SINGTEL-SINGAPORE*
FLASHPAY ATU*	SMOOVE PAY*
FLASHPAYATU*	SKR*PLUS500CY LTD
GRAB PAY*	SKR*SKRILL.COM
GRABPAY*	TRANSIT*
IPAYMY*	TRANSIT LINK*
MB* MONEYBOOKERS.COM	TRANSITLINK*
NETSFLASHPAY*	YOUTRIP.COM*
NETS VCASHCARD*	WWW.IGMARKETS.COM.SG
NORWDS*	WWW.MYEZLINK.COM.SG
OANDAASIAPA	WWW.PLUS500.CO.UK
SIMPLYGO*	

- c. **“Local Card Transactions”** refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB Visa Card and posted on UOB’s systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore. For the avoidance of doubt, online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.
 - d. **“Foreign Currency Card Transactions”** refers to transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your UOB Visa Card and posted on UOB’s system, in a foreign currency. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction.
- 1.5. 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.
 - 1.6. All Foreign Currency 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 calculating the qualifying spend accumulated during the Lucky Draw Period and the corresponding lucky draw entries earned.
 - 1.7. 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.
 - 1.8. The spend requirements for the Lucky Draw will be determined based on the transaction date of the Eligible Transaction(s) charged to your UOB Visa Card(s), provided that such transaction(s) are successfully posted to UOB’s systems within the Lucky Draw Period. For the avoidance of doubt, the date on which a transaction is submitted or posted may differ from the actual date on which the transaction is made. UOB shall not be responsible for any failure

or delay in the submission and/or posting of any transaction by any merchant that may affect your eligibility for the Lucky Draw.

- 1.9. Transactions successfully charged to a supplementary UOB Visa Card during the Lucky Draw Period will be aggregated with the Eligible Transactions of the corresponding principal cardholder for the purposes of determining eligibility for, and the number of Lucky Draw chances awarded under, the Lucky Draw.
- 1.10. If any Eligible Transaction is cancelled, reversed, refunded, disputed, voided or otherwise invalidated during or after the Lucky Draw Period, UOB reserves the right to recalculate your eligible spend and the number of Lucky Draw chances awarded to you. If such recalculation results in you no longer satisfying the eligibility requirements of the Lucky Draw or reduces the number of Lucky Draw chances that you would otherwise have earned, any Prize awarded to you may be forfeited at UOB's sole discretion, and you shall not be entitled to any compensation, payment or substitute benefit whatsoever.

2. Lucky Draw Participation

- 2.1 To participate in this Lucky Draw, you must satisfy all of the conditions in Clause 1.3 above.
- 2.2 Subject to these Terms, you will earn one (1) Lucky Draw chance for each Eligible Transaction of at least S\$100 in a single transaction charged to your UOB Visa Card during the Lucky Draw Period. The maximum number of Lucky Draw chances that may be awarded to each participant under this Lucky Draw is ten (10).

For avoidance of doubt:

- a. Transactions made prior to successful Registration will not qualify for the Lucky Draw;
- b. Only Eligible Transactions successfully posted to UOB's systems during the Lucky Draw Period will be considered;
- c. Any spending above the amount required to earn ten Lucky Draw chances will not generate additional Lucky Draw chances;
- d. Eligible Transactions below S\$100 will not generate any Lucky Draw chance, whether considered individually or in aggregate; and
- e. The determination of Eligible Transactions and Lucky Draw chances shall be made by UOB in its sole discretion and shall be final and conclusive.

Example Illustration

Eligible Transaction(s)	Lucky Draw Chances Awarded
1 transaction of S\$50	0
1 transaction of S\$100	1
1 transaction of S\$300	1
1 transaction of S\$1,000	1
3 transactions of S\$100 each	3
5 transactions of S\$200 each	5
20 transactions of S\$100 each	10 (capped at 10 chances)

- 2.3 There shall be ten Winners selected through a computerized Lucky Draw conducted by UOB. Each Winner shall receive **one pair of CAT 3 tickets to BTS WORLD TOUR 'ARIRANG' IN SINGAPORE 2026**, with each ticket having an estimated retail value of S\$238 (the "Prize").



- 2.4 Each participant may win a maximum of one Prize under the Lucky Draw, regardless of the number of your UOB Visa Cards held.

3. The Draw

- 3.1. Draw date will be on 16 November 2026 ("**Draw Date**").
- 3.2. Unless the Bank notifies otherwise, the Draw will be conducted using a computerized system at 10 AM (local time) on the Draw Date, at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as the Bank may determine at its own discretion). The Draw will be witnessed by an external public accountant appointed by the Bank at its sole discretion.
- 3.3. The partially masked name and identification number of the Winners will be announced on the Bank's website within 7 calendar days from the Draw Date.
- 3.4. The Winners will be notified by email within 7 calendar days from the Draw Date using the email address maintained in the Bank's records (the "**Prize Notification**").
- 3.5. The Prize shall be fulfilled in accordance with the instructions and timeline set out in the Prize Notification, and in any event will be made available to the Winners before the concert date.
- 3.6. UOB shall not be responsible for any failure, delay, non-delivery, blocking, filtering, rejection, interception or inability of the Winner to receive, access, download or utilise the Prize due to incomplete, inaccurate, inaccessible or outdated contact details, email server restrictions, spam filters, firewall settings or any other reason whatsoever outside UOB's control. Any such Prize shall be deemed duly delivered by UOB upon transmission to the email address maintained in UOB's records, and UOB shall have no obligation to replace, reissue, resend or otherwise arrange alternative delivery of such Prize.
- 3.7. The Winner consents to the Bank disclosing and/or publishing his or her name, particulars, picture or photographs in any manner which the Bank may deem fit for publicity purposes. The Winner shall cooperate with and participate in such publicity activities organized by the Bank in conjunction with the Lucky Draw without any compensation whatsoever and in such manner as the Bank may deem fit. The failure by the Winner to comply with this Clause shall result in his or her disqualification as a winner to receive the Prize.
- 3.8. The Winner's eligibility to receive the Prize under the Lucky Draw is subject to verification and, in the event that he or she is determined by the Bank to be ineligible to receive the Prize, the Bank shall have the right to disqualify that Winner without notice.
- 3.9. The Bank shall have the right to draw reserve winners to replace any Winner drawn who is ineligible, subsequently disqualified or otherwise forfeited the Prize.
- 3.10. The Prize is strictly not transferable, not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 3.11. UOB reserves the right, at its discretion and at any time, without notice or assigning any reason, to replace the Prize with any other gift of equal or similar value selected by UOB without liability to any person.
- 3.12. UOB reserves the right to forfeit, withdraw or reclaim the Prize if any requirement set out in these Terms is not met or if a Winner is subsequently determined by UOB to be ineligible for the Lucky Draw.
- 3.13. A Winner shall not sell, offer for sale, transfer, assign, auction, broker, advertise, market or otherwise deal with the Prize for any commercial purpose. If UOB determines, in its sole discretion, that a Winner has breached or attempted to breach this Clause, UOB reserves the



right to immediately forfeit, withdraw, cancel or invalidate the Prize without prior notice and without compensation to the Winner. The Winner shall indemnify and keep UOB fully indemnified against any and all losses, damages, liabilities, claims, costs and expenses (including legal fees on a full indemnity basis) suffered or incurred by UOB arising out of or in connection with breach of this Clause for any actual or attempted sale, transfer or other unauthorised dealing with the Prize.

- 3.14 For the avoidance of doubt, the account(s) of your UOB Visa credit/debit card(s) and your savings/current account(s) must be in good standing at all times as determined by the Bank in its absolute discretion. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Prize, the Prize shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

4. General

- 4.1. The following persons shall not be eligible to participate in the Lucky Draw:

- 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 lack mental capacity 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.

- 4.2. In addition to the persons listed under Clause 4.1 above, the following persons shall not be eligible to participate in the Lucky Draw:

- a. employees/staff of UOB or any of UOB's subsidiaries directly involved in organizing, promoting and/or conducting the Lucky Draw; and
- b. auditors, advertising agency, promotion agencies and/or other persons directly involved in organizing, promoting and/or conducting the Lucky Draw.

- 4.3. The Bank 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 Prize or participation in the Lucky Draw. Without limiting the foregoing, the Bank 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 the Bank's online banking services or mobile banking services or third party applications, howsoever caused.

- 4.4. The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Lucky Draw, including but not limited to the determination of whether you qualify for the Lucky Draw, the number of lucky draw chances to be awarded to you and the selection of the Winner. The Bank's decisions shall be final, conclusive and binding 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 or decision relating to the Lucky Draw. This includes queries pertaining to Eligible Transactions, qualifying spend and/or the number of Lucky Draw chances awarded as verification of data will only be done after the end of the Lucky Draw Period.



- 4.5. If the Bank determines that you are ineligible to participate in the Lucky Draw or to receive the Prize under the Lucky Draw, the Bank may in its sole discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize from any of your accounts with the Bank without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse the Bank, you shall immediately reimburse the Bank for the value of the Prize through such means as the Bank may determine in its sole discretion.
- 4.6. The Bank shall not be responsible for any failure or delay in transmission of sales transactions by card associations, merchant establishments, postal or telecommunication authorities or any other third party in which may result in the cardmember failing to be entitled to the Prize under the Lucky Draw.
- 4.7. 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 the Bank for the Lucky Draw and the Bank shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. 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 the Lucky Draw.
- 4.8. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, UOB Debit Cardmember Agreement and any other terms that may be relevant in connection with the Lucky Draw (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 Lucky Draw, the Terms shall prevail to the extent that such discrepancy relates to the Lucky Draw.
- 4.9. The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Lucky Draw and/or the Prize offered which are published in any mass media, marketing or advertising materials.
- 4.10. To the fullest extent permitted by law, the Bank expressly excludes and disclaims any representations, warranties or endorsements express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of the Lucky Draw and the Prize under the Lucky Draw including but not limited to any warranty of quality, merchantability or fitness of the Prize.
- 4.11. The Bank may, at any time and at its discretion terminate the Lucky Draw and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 4.12. The Lucky Draw is not valid with other offers, privileges or Lucky Draws.
- 4.13. By participating in the Lucky Draw and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of the Lucky Draw and to contact you, including by voice call or text message.
- 4.14. The Prizes are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prizes. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prizes. Any dispute regarding the Prizes is to be resolved directly with the merchant and/or supplier of the Prizes. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prizes. For the purposes of this clause, "Prizes" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prizes.





- 4.15. 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.
- 4.16. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

