



## Terms and Conditions governing the UOB Absolute Cashback Card Usage Campaign (1 Sep to 31 Oct 2025)

### 1. Eligibility

- 1.1 This UOB Absolute Cashback Card Usage Campaign (the “**Campaign**”) is valid from 1 September to 31 October 2025, both dates inclusive (the “**Campaign Period**”). The Campaign comprises:
- (a) 3% cashback on Eligible Local Transactions and/or Eligible Overseas Transactions (as defined below) (the “**3% Cashback Promotion**”); and
  - (b) the top 50 spenders giveaway (“**Top Spender Promotion**”).
- 1.2 By participating in this Campaign, you agree to be bound by these terms and conditions (the “**Terms and Conditions**”).
- 1.3 This Campaign is only open to all principal holders of a UOB Absolute Cashback American Express® Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.4 To participate in any or all of the promotions under this Campaign, you (as the principal cardholder of the Card) must successfully register to participate in this Campaign by sending in an SMS to 77862 during the Campaign Period in the following format using your Singapore mobile number registered in UOB’s records (the “**SMS Registration**”):

**APT<space>Last 4 alphanumeric digits of your NRIC or Passport Number**

Example: If your NRIC is S1234567A, you will need to send “APT 567A” to 77862.

- 1.5 All SMS Registrations for this Campaign which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent outside of the Campaign Period will be null and void.
- 1.6 For the avoidance of doubt, you will only need to register once for this Campaign within the Campaign Period to participate in any or all of the promotions under this Campaign.

### 2. 3% Cashback Promotion

- 2.1 If you successfully charge at least S\$1,000 in Eligible Local Transactions (as defined below) and/or Eligible Overseas Transactions (as defined below) to your Card during the Campaign Period, you shall be eligible to earn 3% cashback on the total amount of the Eligible Local Transactions and/or Eligible Overseas Transactions successfully charged to your Card during the Campaign Period. The breakdown of the 3% Cashback consists of the following:
- (a) the base cashback of 1.7% on the Eligible Local Transactions and/or Eligible Overseas Transactions successfully charged to your Card during the Campaign Period and awarded in accordance with the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#) (the “**Base Rebate**”); and

- (b) a one-time bonus cash rebate of 1.3% on the Eligible Local Transactions and/or Eligible Overseas Transactions successfully charged to your Card during the Campaign Period (the **"Bonus Rebate"**), subject to the cap in Clause 2.2 below.
- 2.2 The maximum Bonus Rebate that you may be eligible to earn under this Campaign for the entire duration of the Campaign Period is capped at S\$52 (which is equivalent to S\$4,000 worth of Eligible Local Transactions and/or Eligible Overseas Transactions).
- 2.3 For the avoidance of doubt, there is no cap on the Base Rebate that you may be eligible to earn on your Eligible Local Transactions and/or Eligible Overseas Transactions successfully charged to your Card during the Campaign Period.
- 2.4 For the purposes of this 3% Cashback Promotion:
  - (a) **"Eligible Local Transactions"** refers to credit card retail transaction(s) made at major airlines, lodging (including hotels), car rental services, online travel agencies (including online travel aggregators) and/or regular travel agencies with their main business activity classified as airlines, lodging, auto rental or travel services only (including card-not-present transactions like ecommerce/mail/phone order transactions) (collectively, the **"Travel Transactions"**) and successfully charged to your Card and posted on UOB's system in Singapore dollars but shall exclude the Excluded Transactions.
  - (b) **"Eligible Overseas Transactions"** refers to Travel Transactions which are successfully charged to your Card in a foreign currency and posted on UOB's system but shall exclude the Excluded Transactions.
  - (c) **"Excluded Transactions"** shall mean:
    - (i) any transaction that is not classified under the applicable Merchant Category Codes (**"MCC"**) for airlines, lodging, auto rental and/or travel services;
    - (ii) cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, funds to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
    - (iii) balances owing on your Card account(s) accruing from months that do not fall within the Campaign Period;
    - (iv) any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
    - (v) such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.
- 2.5 For the avoidance of doubt:
  - (a) UOB reserves the right at any time to amend the lists of Eligible Local Transactions, Eligible Overseas Transactions and 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 merchant's MCC. UOB shall not be liable in any way whatsoever relating to the categorization of a merchant's MCC.

- (c) 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 Eligible Overseas Transaction.
- (d) All Eligible Overseas 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 your Base Rebate and Bonus Rebate eligibility under this 3% Cashback Promotion.
- (e) Eligible Local Transactions and/or Eligible Overseas Transactions incurred by the supplementary holder of your Card will be considered for the purposes of computing your Base Award and Bonus Award eligibility for this 3% Cashback Promotion.
- (f) Amounts charged to the Card by a supplementary cardholder will be considered as amounts charged to the Card by a principal cardholder.

2.6 If you are eligible to receive the Bonus Rebate, the Bonus Rebate will be credited to your Card account by 10 December 2025 (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly UOB credit card statement. No advance crediting of the Bonus Rebate will be entertained.

### 3. Top Spender Promotion

3.1 If you are amongst the top 50 principal cardholders of the Card with the highest amount in Eligible Transactions charged to their Card during any of the Qualifying Spend Periods listed in the table below, you shall be eligible to receive one Samsonite EVOA Z Spinner 25" Expandable (worth S\$690) (the "**Gift**"):

Qualifying Spend Period	Redemption Notification
1 to 15 September 2025	8 October 2025
16 to 30 September 2025	23 October 2025
1 to 15 October 2025	12 November 2025
16 to 31 October 2025	27 November 2025

3.2 If you are eligible to redeem the Gift, you will be notified by UOB in accordance with the timeline set out in the table in Clause 3.1 above (or such other date as UOB may determine in its sole discretion) (the "**Redemption Notification**"). The Redemption Notification will be sent to you based on your contact details in UOB's records.

3.3 For the purposes of this Top Spender Promotion:

- (a) "**Eligible Transactions**" refers to local and/or foreign credit card retail transaction(s) successfully charged to your Card and posted on UOB's system but shall exclude the Ineligible Transactions.
- (b) "**Ineligible Transactions**" shall mean:
  - (i) cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, fees, chargebacks, interests, reversals, interest charges and any finance charges;

- (ii) balances owing on your Card account(s) accruing from months that do not fall within the Campaign Period;
- (iii) any transaction that was subsequently cancelled, voided, disputed or reversed for any reason; and/or
- (iv) such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

3.4 For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend the lists of Eligible Transactions and Ineligible Transactions in its sole discretion and without any prior notice or giving any reasons.
- (b) All Eligible 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 determining your eligibility to receive the Gift under this Top Spender Promotion.
- (c) Amounts charged to the Card by a supplementary cardholder will be considered as amounts charged to the Card by a principal cardholder.

3.5 The Redemption Notification will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notification. The Gift must be redeemed during the redemption period specified in the Redemption Notification. UOB will not extend the redemption period for any reason whatsoever.

3.6 Redemption of the Gift is 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.

3.7 You are only entitled to receive the Gift once under this Top Spender Promotion even if you meet all the requirement in Clause 3.1 above in more than one Qualifying Spend Period.

3.8 The Gift is strictly non-transferable and non-assignable. The Gift is not exchangeable for cash (in respect of the Gift), credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.

3.9 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3.10 The Gift is supplied by third party merchants 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 disputes regarding the Gift are 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.

#### 4 General

- 4.1 The following persons shall not be eligible to participate in the promotions under this Campaign:
- (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.
- 4.2 Sending and receiving of SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party and UOB shall not be responsible or liable in any manner for any undelivered, lost or delayed SMS sent to and/or received by any person or UOB. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the promotions under this Campaign. 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.
- 4.3 Sending and receiving of letter is dependent on Singapore Post, an independent postage authority or service provider or such other third party and UOB shall not be responsible or liable in any manner for any undelivered, lost or delayed letter sent to and/or received by any person or UOB. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any letter in connection with the promotions under this Campaign. Singapore Post, the independent postage authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
- 4.4 For the avoidance of doubt:
- (a) You are eligible to receive the Bonus Rebate under the 3% Cashback Promotion if you fulfilled all Terms and Conditions with respect to the 3% Cashback Promotion even though you may not fulfil all Terms and Conditions with respect to the Top Spender Promotion to be eligible to receive the Gift under the Top Spender Promotion.
  - (b) If you fulfil all of the requirements under the Top Spender Promotion and the 3% Cashback Promotion, then you shall be eligible to receive the Gift (in respect of the Top Spender Promotion) and the Bonus Cashback (in respect of the 3% Cashback Promotion).
- 4.5 The rewards in the promotions under this Campaign are strictly non-transferable and non-assignable. The rewards are not exchangeable for cash, credit or kind, in full or in part. No refund or exchange of the rewards is allowed.

- 4.6 UOB may substitute the reward in any of the promotions under this Campaign with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 4.7 Your Card account must be in good standing at all times as determined by UOB in its absolute discretion. In the event that your Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever during the Campaign Period or before the reward of any promotion under this Campaign is received by you, you will not be entitled to receive such reward. 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 Gift under this Promotion is credited, you will not be entitled to receive any such Gift.
- 4.8 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 redemption or usage of any reward or participation in the promotions under this Campaign. 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.
- 4.9 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the promotions under this Campaign, including but not limited to the determination of whether you have met all the requirements of the relevant promotion under this Campaign. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 relating to the promotions under this Campaign or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
- 4.10 If UOB determines that you are ineligible to participate in any promotion under this Campaign or to receive the reward under any promotion under this Campaign, UOB may in its sole discretion forfeit such 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.
- 4.11 These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions Governing the UOB Absolute Cashback Card and any other terms that may be relevant in connection with the promotions under this Campaign (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the promotions under this Campaign, these Terms and Conditions shall prevail to the extent that such discrepancy relates to the promotions under this Campaign .
- 4.12 Notwithstanding anything in these Terms and Conditions, UOB may, at any time and at its discretion terminate this Campaign or any of the promotions under this Campaign and/or vary any of these 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.



- 4.13 Unless otherwise stated, the promotions under this Campaign is not valid with other promotions, unless otherwise stated.
- 4.14 By participating in the promotions under this Campaign 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 the promotions under this Campaign and to contact you, including by voice call or text message.
- 4.15 A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms and Conditions.
- 4.16 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.

UOB Absolute Cashback American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express®.

United Overseas Bank Limited Co. Reg. No.193500026Z

1 September 2025