

**UOB Absolute Cashback Card – Welcome Bonus 5% Cashback and Samsonite Evoa Z Spinner 25”  
Expandable Promotion (the “Promotion”)  
Terms and Conditions**

1. **Promotion**

- 1.1 This Promotion is only valid from 1 September 2024 to 30 November 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 customers who are not cardholders of any credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.4 To participate in this Promotion, you must satisfy all of the following conditions:
  - (a) you must successfully submit an application during the Promotion Period to apply for a new UOB Absolute Cashback American Express® Card issued by UOB in Singapore (the “**Eligible Card**”) as the principal cardholder (the “**Application**”);
  - (b) you must be a new-to-UOB credit card customer at the date of your Application and you must not have held a UOB credit card as a principal cardholder within the six (6) months’ period prior to the commencement of the Promotion Period;
  - (c) your Application must be approved by UOB during the Promotion Period; and
  - (d) you must satisfy the applicable qualifying activities as set out below (each a “**Qualifying Activity**”, collectively “**Qualifying Activities**”):

Gifts to be Awarded	Qualifying Activities	
Welcome Cashback of 5% (up to \$50)	(A) You must successfully charge at least one Card Transaction (as defined below) of any amount to your Eligible Card account during the qualifying period set out in the table below which corresponds to your Application approval date (“ <b>Qualifying Period</b> ”).	
	<b>Application Approval Date</b>	<b>Qualifying Period</b>
	1 to 30 September 2024	1 September to 31 October 2024
	1 to 31 October 2024	1 October to 30 November 2024
	1 to 30 November 2024	1 November to 31 December 2024

<p><b>Samsonite EVOA Z Spinner 25" Expandable (worth S\$730)</b></p>	<p>In order to qualify to receive the Samsonite EVOA Z Spinner 25" Expandable (worth S\$730), you must satisfy both Qualifying Activity B1 and B2.</p> <p><b>(B1)</b> You (as the principal holder of your Eligible Card) must:</p> <p>(i) make full payment for your Eligible Card's annual fee of S\$180 (subject to prevailing GST); and</p> <p>(ii) successfully register to participate in this Qualifying Activity by sending in an SMS to 77862 using your Singapore mobile number registered with UOB by the <b>end of the following month after your card has been approved</b> with the following format (the "SMS Registration"):  <b>ABAF&lt;space&gt;Last 4 alphanumeric characters of your NRIC or Passport Number registered with UOB</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="text-align: center;">Application Approval Date</th> <th style="text-align: center;">SMS Registration Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 to 30 September 2024</td> <td style="text-align: center;">1 September to 31 October 2024</td> </tr> <tr> <td style="text-align: center;">1 to 31 October 2024</td> <td style="text-align: center;">1 October to 30 November 2024</td> </tr> <tr> <td style="text-align: center;">1 to 30 November 2024</td> <td style="text-align: center;">1 November to 31 December 2024</td> </tr> </tbody> </table> <p>(Example: If your card has been approved on 20 September 2024 and your registered NRIC in the Bank's records is S1234567A, you will need to send "ABAF 567A" to 77862 by 30 November 2024)</p> <p><b>(B2)</b> You must successfully charge a total of at least <b>S\$1,000</b> in Transactions (as defined below) <b>per month</b> ("Spend Period") <b>for 2 consecutive months</b> from your Eligible Card approval date on your Eligible Card (the "Qualifying Spend").</p> <p>Example:          If your Eligible UOB Card is approved on 10 September 2024, you will need to fulfil the minimum Qualifying Spend criteria during each Spend Period as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="text-align: center;">Minimum Qualifying Spend</th> <th style="text-align: center;">Spend Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">At least S\$1,000</td> <td style="text-align: center;">10 Sep 2024 – 9 Oct 2024</td> </tr> <tr> <td style="text-align: center;">At least S\$1,000</td> <td style="text-align: center;">10 Oct 2024 – 9 Nov 2024</td> </tr> </tbody> </table>	Application Approval Date	SMS Registration Period	1 to 30 September 2024	1 September to 31 October 2024	1 to 31 October 2024	1 October to 30 November 2024	1 to 30 November 2024	1 November to 31 December 2024	Minimum Qualifying Spend	Spend Period	At least S\$1,000	10 Sep 2024 – 9 Oct 2024	At least S\$1,000	10 Oct 2024 – 9 Nov 2024
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- 1.5 UOB has the right at its discretion to approve or decline any Application and UOB shall not be required to give any reason or prior notice on any matter concerning such Application or be liable to any person.
- 1.6 UOB shall not be liable in any way for any delays in the processing of your Application or the receipt or non-receipt of your Eligible Card.
- 1.7 For the purposes of this Promotion:
  - (a) "Local Card Transactions" as used in these Terms shall have the same meaning prescribed to the term "Local Card Transactions" in the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).
  - (b) "Overseas Card Transactions" as used in these Terms shall have the same meaning prescribed to the term "Overseas Card Transactions" in the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).
  - (c) "Eligible Spend" shall mean the Local Card Transactions and the Overseas Card Transactions collectively.
  - (d) "Selected Local Card Transactions" as used in these Terms shall have the same meaning prescribed to the term "Selected Local Card Transactions" in the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).

- (e) All transactions successfully charged by a supplementary cardholder of an Eligible Card during the Qualifying Period will accrue towards spending by the principal cardholder of that Eligible Card during the Promotion Period.
- (f) All 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 any rebate to be awarded to you under this Promotion.

**2. Reward**

2.1 If you satisfy all the requirements in Clause 1.4 above, and depending on the Qualifying Activities you have successfully completed under Clause 1.4(d), you shall be eligible to receive the following applicable Reward:

Reward	Completed Qualifying Activities
5% Welcome Cashback (up to \$50)	Qualifying Activity A only (as described in Clause 1.4(d) above)
5% Welcome Cashback (up to \$50) <b>plus</b> Samsonite EVOA Z Spinner 25" Expandable (worth S\$730)	Qualifying Activities A, B1 and B2 (as described in Clause 1.4(d) above)

**5% Welcome Cashback**

2.2 If you successfully complete Qualifying Activity A under Clause 1.4(d), you shall be eligible to receive a welcome cashback of 5% on transactions successfully charged to your Eligible Card during the Qualifying Period in the following manner:

- (a) a one-time bonus cashback of 4.7% or 3.3% on transactions successfully charged to your Eligible Card (the "**Bonus Cashback**") based on the spend type as set out in the table below:

Type of spend	Base Cashback	Bonus Cashback
<ul style="list-style-type: none"> <li>• Grab mobile wallet top up transactions which are Local Card Transactions</li> <li>• Selected Local Card Transactions set out under Clause 1(i)(c) of the prevailing <a href="#">Terms and Conditions Governing the UOB Absolute Cashback Card</a>.</li> </ul>	0.3%	<b>4.7%</b>
All other Eligible Spend	1.7%	<b>3.3%</b>

- (b) The maximum amount of Bonus Cashback that you may earn under this Promotion is capped at S\$50.
- (c) The Base Cashback on transactions successfully charged to your Eligible Card shall continue to be awarded in accordance with the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).
- (d) If you are eligible to receive the Bonus Cashback in this Promotion, the Bonus Cashback shall be credited into your Eligible Card account within 2 months from the end of your Qualifying Period (or such other date as UOB may determine in its sole discretion).
- (e) The Bonus Cashback amount credited will be used to automatically offset the billed amount for your Eligible Card account in your next statement month. The Bonus Cashback 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.

- (f) No advance or expedited crediting of the Bonus Cashback will be allowed.
- (g) The Bonus Cashback is strictly non-transferable, non-assignable and non-exchangeable.
- (h) Your Eligible Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever within six (6) months of the Eligible Card account opening date, UOB shall forfeit the Bonus Cashback if the Bonus Cashback has not been credited into your Eligible Card account, or reclaim the Bonus Cashback, or charge to and debit an amount equal to the value of the Bonus Cashback 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 Bonus Cashback through such means as UOB may determine in its sole discretion.

Samsonite EVOA Z Spinner 25” Expandable

2.3 If you successfully complete Qualifying Activity B1 and B2 under Clause 1.4(d), you will qualify to receive the Samsonite EVOA Z Spinner 25” Expandable (“**Gift**”) on the following terms:

- (i) the annual fee of S\$180 (subject to prevailing GST) for the first year of your Eligible UOB Card membership will be charged to the relevant Eligible UOB Card account latest within three months after your card has been approved.
- (j) If the annual fee is automatically or subsequently waived for the first Eligible Card year, UOB may at its discretion forfeit the Gift, or, if already awarded, reclaim the Gift at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever.

2.4 If you qualify to receive the Gift, you will be sent an SMS to your Singapore mobile number in UOB’s records (or such other mode as UOB may determine in its sole discretion) (the “**Redemption Notification**”) by the following dates:

Application Approval Date	Redemption Notification
1 to 30 September 2024	31 January 2025
1 to 31 October 2024	28 February 2025
1 to 30 November 2024	31 March 2025

2.5 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.

2.6 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.

2.7 You are only entitled to receive one (1) Gift under this Promotion.

2.8 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.

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





- 2.10 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of any of the Gifts. 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.
- 2.11 Sending and receiving SMSes is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received by any person. 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 Promotion. 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.
- 2.12 All SMS Registrations for this Promotion which are not in the format prescribed in these Terms (including but not limited to, SMS Registrations containing NRIC or Passport Numbers which have not been duly registered with UOB), sent to an incorrect number, sent from a mobile number which is not registered in Singapore with UOB, sent by the supplementary holder of the Card, or sent outside of the Promotion Period will be null and void.

### 3. General

- 3.1 The following persons shall not be eligible to participate in the Promotion:
- a. individuals who are not principal cardholders of an Eligible Card;
  - b. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - c. 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;
  - d. 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
  - e. 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 redemption or usage of the Reward or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text or Eligible Card, 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 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 Reward under this Promotion is credited, you will not be entitled to receive any such Reward.
- 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 Cardmember Agreement, the Terms and Conditions Governing the UOB Absolute Cashback 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.
- 3.7 Notwithstanding anything in these Terms, the Bank may, at any time and at its discretion terminate the Promotion and/or vary any of these Terms without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these 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 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.

The 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  
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