






Get The Paper Bunny Multi-Way Tote in an exclusive colourway ("Gift") with UOB EVOL Card!

How it works:





From 1 September 2025 to 31 October 2025, be the first 250 new-to-UOB Credit Cardmembers in each month (a total of 500 winners) to:

- apply for a UOB EVOL Card as a new-to-UOB credit cards customer in each month;
- spend a minimum of S\$500 in Eligible Transactions on your UOB EVOL Card per month as fast as possible for the first 2 consecutive months from your card approval date; and
- successfully register for the Promotion via SMS in the prescribed format within the Promotion Period.

There will be 60 winners of the Gift for the entire Promotion Period.

 STEP ①	 STEP ②	 STEP ③
Apply for a UOB EVOL Card as a new-to-UOB credit cards customer between 1 September 2025 to 31 October 2025 (" Promotion Period ").	SMS to 77862 before the end of Promotion Period to register for the Promotion.	Spend a min. of S\$500 in Eligible Transactions on your UOB EVOL Card per month as fast as possible for the first 2 consecutive months from your card approval date.

How to calculate the number of days you took to make the min. monthly spend

Applicant	 Card application date	 Card approval date	 Date when the min. S\$500 monthly spend is met	 Number of days taken to meet min. monthly spend for both months
A	17 Sep 2025	18 Sep 2025	Month 1: 25 Sep 2025 Month 2: 25 Oct 2025	36 days (from 18 Sep – 25 Oct 2025)
B	20 Sep 2025	21 Sep 2025	Month 1: 25 Sep 2025 Month 2: 25 Oct 2025	33 days (from 21 Sep – 25 Oct 2025)

Applicant B will be ranked ahead of Applicant A as Applicant B took lesser days to meet the min. monthly spend for both Month 1 and Month 2. *Full terms and conditions apply, see below for details.



Terms & Conditions for UOB EVOL The Paper Bunny Multi-Way Tote in an exclusive Promotion

1. Promotion

- 1.1. This The Paper Bunny Multi-Way Tote in an exclusive colourway Promotion ("**Promotion**") is valid from 1 September 2025 to 31 October 2025 (both dates inclusive) ("**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-UOB credit cards.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must not be an existing holder of any personal UOB credit card issued by United Overseas Bank ("**UOB**") in Singapore ("**UOB Card**") or cancelled your UOB Card during the Promotion Period or any time within the period of 6 months prior to the commencement of the Promotion Period ;
 - (b) you must successfully submit an application for a new UOB EVOL Credit Card issued by UOB in Singapore ("**UOB EVOL Card**") as a principal cardholder during the Promotion Period (the "**Application**");
 - (c) your Application must be approved by UOB during the Promotion Period;
 - (d) successfully register to participate in this Promotion via SMS to 77862 using your Singapore mobile number registered with UOB within the Promotion Period using the following format (the "**Registration**"):

EVOLGIFT<space>Last 4 alphanumeric characters of your NRIC

(Example: SMS "EVOLGIFT 123A" to 77862 if the last 4 alphanumeric characters of your NRIC is "123A")

- (e) you must activate your UOB EVOL Card issued pursuant to your Application and charge a total of at least S\$500 worth of Eligible Transactions (as defined below) to your UOB EVOL Card per month for the first 2 consecutive months from your UOB EVOL Card Application approval date (the "**Qualifying Spend**"); and

(Example: If your UOB EVOL Card Application approval date falls on 20 September 2025, you have until 19 October 2025 to charge at least S\$500 to your new UOB EVOL Card in each of (i) Month 1, being 20 September 2025 to 19 October 2025 and (ii) Month 2, being 20 October 2025 to 19 November 2025.)

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

- 1.6. For the purposes of this promotion:

- (a) "**Eligible Transactions**" shall mean retail transactions for the purchase of goods and/or services successfully charged to your UOB EVOL Card and posted on UOB's systems but excluding the Excluded Transactions (as defined below).
- (b) "**Excluded Transactions**" shall mean:
 - (i) Cash advances;
 - (ii) Balance and/or fund transfers;
 - (iii) NETS and NETS-related transactions;
 - (iv) Monthly instalments under 0% Instalment Payment Plan and SmartPay;
 - (v) any transactions at UOB\$ merchants where UOB\$ are issued;
 - (vi) amounts approved under the UOB Payment Facility and any associated fees or charges
 - (vii) any transaction made at Shell petrol stations and SPC petrol stations;
 - (viii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees) imposed by UOB;
 - (ix) Any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
 - (x) Any transaction classified under one or more of the following Merchant Category Codes (the "**MCC**");

MCC	Description
4829	Wire Transfer/Remittance
4900	Utilities
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
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
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	Charitable and Social Service Organizations
8661	Religious Organizations
8651	Political Organizations
8699	Membership Organizations (Not Elsewhere Classified) (wef 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 October 2024)
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

- (xi) Any top-ups or payment of funds to payment service providers or prepaid accounts;
 (xii) Any transaction consisting of/containing the following references:

AXS*	PAYPAL* PLUS500
CITY INDEX*	PAYPAL* PLUS500.COM
EZ LINK*	PAYPAL * CAPITALROYA
EZ-LINK *	PAYPAL * BIZCONSULTA
EZLINK*	Saxo Cap Mkts Pts Ltd
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY*	SKR*SKRILL.COM
NETSFLASHPAY*	TRANSIT*
MB * MONEYBOOKERS.COM	TRANSIT LINK*
OANDA ASIA PAC	TRANSITLINK*
OANDAASIAPA	WWW.IGMARKETS.COM.SG
PAYPAL * OANDAASIAPA	WWW.MYEZLINK.COM.SG
PLUS500	WWW.PLUS500.CO.UK
PLUS500UK LIMITED	SP Digital*
AMAZE* TRANSIT*	SP Services*
IPAYMY*	RWS-LEVY*
SMOOVE PAY*	SINGPOST-SAM*
RazerPay*	NORWDS*
	AMAZE*

(xiii) any other transactions which the Bank may exclude from time to time without prior notice to you.

1.7. For the avoidance of doubt:

- 1.7.1. UOB reserves the right at any time 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.
- 1.7.2. 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.

- 1.7.3. 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 and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing the Qualifying Spend under this Promotion.
- 1.7.4. The Eligible Transactions charged by a principal holder of a UOB EVOL Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that UOB EVOL Card for the purposes of computing the Qualifying Spend under this Promotion.
- 1.7.5. Any Registration for this Promotion which is incomplete or not performed in accordance with Clause 1.40 above will not be considered and consequently be disqualified.

2. Gift

- 2.1. If you are amongst the first 500 participants (first 250 customers in each month) to satisfy all of the conditions in Clause 1.4 above and who took the least total number of days to fulfil the Qualifying Spend required across both months during which your Qualifying Spend was to be incurred, you shall be eligible to receive one (1) The Paper Bunny Muti-Way Tote in an exclusive colourway (the "Gift").
- 2.2. If you are eligible to receive the Gift, you will receive an SMS sent to your Singapore mobile number in UOB's records by 28 February 2026 (or such other date as UOB may determine in its sole discretion), informing you of your eligibility (the "Redemption Notification").
- 2.3. 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.
- 2.4. Gifts 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 Gifts.
- 2.5. You are only entitled to receive one (1) Gift under this Promotion, and once you submit your Registration under this Promotion, you will not be eligible to participate in any other promotions conducting during the Promotion Period.
- 2.6. The Gift is strictly non-transferable and non-assignable. The Gift 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 Gift is allowed.
- 2.7. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8. 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.
- 2.9. 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 UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. 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 Promotion.
- 2.10. For the avoidance of doubt, your UOB EVOL Card account must be active, valid, subsisting and in good standing at all times as determined by UOB in its sole discretion. In the event that your UOB EVOL Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated or suspended for any reason whatsoever before your redemption of the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

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. 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 under this Promotion 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, 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. 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.
- 3.4. Without prejudice to any of the other provisions in these Terms, if UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, 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.
- 3.5. The Terms shall be read in conjunction with the prevailing UOB 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.
- 3.6. 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. 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.

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