



TERMS AND CONDITIONS GOVERNING
LAZADA-UOB CARD – APPLE AIRPODS 4 ACQUISITION PROMOTION
FROM 1 SEPTEMBER 2026 UNTIL 31 OCTOBER 2026

1. Promotion

- 1.1. This Lazada-UOB Card Apple AirPods 4 Acquisition Promotion (the “**Promotion**”) is valid from 1 September 2026 till 31 October 2026, 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 as described in Clause 1.4(a) below.
- 1.4. To participate in this Promotion, you must satisfy all the following conditions:
- (a) you must not be an existing principal cardholder 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 must not have cancelled any UOB credit card(s) of which you were the principal cardholder during the Promotion Period or within 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 principal 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 at least S\$100 worth of Lazada Spend (as defined below) (the “**Minimum Spend**”) to your Card for each of the first 3 consecutive 30-day periods from your Card approval date (the “**Qualifying Spend Period**”).
 - The first 30-day period of your Qualifying Spend Period will commence on the approval date of your Card and shall continue for a period of 30 consecutive days. Thereafter, the second and third 30-day period of your Qualifying Spend Period will each be for a period of 30 consecutive days and will each start on the day after the last date of the immediately preceding 30-day period.

For illustration purposes:

Card approval date	1 st 30-day period of Qualifying Spend Period	2 nd 30-day period of Qualifying Spend Period	3 rd 30-day period of Qualifying Spend Period
15 September 2026	15 September 2026 – 14 October 2026	15 October 2026 – 13 November 2026	14 November 2026 – 13 December 2026

- 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:

“**Lazada Spend**” refers to transactions made on Lazada Singapore website or mobile application which are successfully charged to your Card and which are posted on UOB’s systems during the Qualifying Spend Period with any of the following descriptions: LAZADA*, AMAZE*LAZADA*,



2C2P*LAZADA, REDMART*AMAZE* LAZADA* and AMAZE* REDMART with Merchant Category Codes ("**MCC**") 5262, 5311, 5310, 5331, 5399, 5732, or 5999. Any Lazada Wallet top-up transactions will be excluded.

1.7. For the avoidance of doubt:

- (a) 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.
- (b) Lazada Spend charged by a supplementary holder of your Card will be considered for the purposes of computing the Minimum Spend.
- (c) In the event of any cancelled, disputed and/or reversed Lazada Spend transactions, such transactions will not be considered in the computation of your Minimum Spend for this Promotion and you will need to make additional Lazada Spend to make up for the amount of the cancelled, disputed and/or reversed Lazada Spend transaction(s) so as to meet the Minimum Spend for this Promotion.

2. **Gift**

- 2.1. If you satisfy all the conditions in Clause 1.4 above, you shall be eligible to receive one (1) Apple AirPods 4 ("**Gift**").
- 2.2. If you are eligible to redeem the Gift, you will be notified via SMS with details on the Gift redemption (the "**Notification SMS**"). The Notification SMS will be sent to your registered Singapore mobile number with UOB within 150 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 Gift must be redeemed during the redemption period and in accordance with the instructions and terms specified in the Notification SMS. UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Gift that is not redeemed by the end of the redemption period will be forfeited.
- 2.4. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Notification SMS is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Notification SMS.
- 2.5. 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 Gift.
- 2.6. You are only entitled to redeem one (1) Gift under this Promotion.
- 2.7. 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.
- 2.8. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.9. 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 assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is 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.

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 Promotion Period.

3.2 Where any Lazada Spend posted to your Card account is subsequently voided, refunded, cancelled, disputed and/or reversed for any reason (whether in whole or in part), UOB shall have the sole and absolute discretion to reverse and/or forfeit any award awarded under this Promotion.

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 the redemption or usage of any award 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.

3.4 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 as a Lazada Spend, and any award 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 If UOB determines that you are ineligible to participate in this Promotion or to receive any award under this Promotion, UOB may in its sole discretion forfeit such award, reclaim the award or charge to and debit an amount equal to the value of the award 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 award 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 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.

- 3.7 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.
- 3.8 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 all purposes in connection with 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.

Updated as of 1 September 2026