



TERMS AND CONDITIONS FOR UOB DEBIT CARD S\$20 GRAB VOUCHER PROMOTION

1. Promotion

- 1.1. This UOB Debit Card S\$20 Grab Voucher Promotion (the “**Promotion**”) is only valid between 14 August 2026 to 30 September 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 selected cardholders of the UOB One Debit Mastercard, UOB One Debit Visa Card, UOB FX+ Debit Card and UOB Lady’s Debit Card (each an “**Eligible Card**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore who have received an SMS, electronic direct mail or TMRW push notification invitation from UOB to participate in this Promotion.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions: -
 - (a) you must receive an SMS or electronic direct mail or TMRW push notification invitation from UOB during the Promotion Period inviting you to participate in this Promotion (the “**Invitation**”);
 - (b) you must be the first 4,000 to successfully register to participate in this Promotion by sending an SMS with the keyword **DC** to 77862, using your Singapore mobile number registered with UOB, during the Promotion Period.
 - (c) You must successfully charge a minimum of 5 Eligible Mobile Pay Transactions (as defined below) to your Eligible Card during the Promotion Period.
- 1.5. For the purposes of this Promotion:
 - (a) “**Eligible Mobile Pay Transaction**” refers to a retail mobile pay contactless transaction and mobile pay in-app transaction for the purchase of goods and/or services (whether in Singapore dollars or foreign currencies) which are successfully charged to your Eligible Card and posted on UOB’s system but shall exclude the Excluded Transactions.
 - (b) “**Excluded Transactions**” refers to the following:
 - (i) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
 - (ii) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (iii) balance and/or funds transfers;
 - (iv) transactions relating to top-ups of any pre-paid card and/or mobile wallet (including but not limited to Grab mobile wallet top-up transactions, ShopeePay, YouTrip, EZLINK, TRANSIT LINK);
 - (v) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans;

- (vi) UOB\$ transactions;
- (vii) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
- (viii) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
- (ix) any payment made with the following Merchant Category Codes ("MCC"):

MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6010	Financial Institutions – Manual 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
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
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
8299	Health Practitioners, Medical Services–NotElsewhere Classified
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8651	Organisations, Political

8661	Organizations, Religious
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

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

AMAZE* TRANSIT*	PAYPAL * CAPITALROYA
AMAZE*TRANSIT	PAYPAL * OANDAASIAPA
AMAZE*TRANSIT	PAYPAL *PLUS500.COM
AXS PAYMENT*	PAYPAL* PLUS500
AXS*	PAYPAL * PLUS500.COM
AXSPAYMENT*	PLUS500
AXS-PAYMENT*	PLUS500UK LIMITED
CARDUP*	RAZERPAY*
CITY INDEX SINGAPORE	RWS-LEVY*
EZ LINK*	SAXO CAP MKTS PTE LTD
EZLINK*	SHOPEEPAY
EZ-LINK*	SINGPOST - SAM*
EZLINK*	SINGPOST-SAM*
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY ATU*	SKR*SKRILL.COM
FLASHPAY*	SMOOVE PAY*
FLASHPAYATU*	TRANSIT LINK*
IPAYMY*	TRANSIT*
MB * MONEYBOOKERS.COM	TRANSITLINK*
MB* MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
NETS VCASHCARD*	WWW.MYEZLINK.COM.SG
NETSFLASHPAY*	WWW.PLUS500.CO.UK
OANDA ASIA PAC	WWW.PLUS500.CO.UK/
OANDAASIAPA	YOUTRIP.COM*
PAYPAL * BIZCONSULTA	

- 1.6. UOB reserves the right, at any time at its discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
- 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.

2. Gift

- 2.1. If you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive a Grab voucher worth S\$20 (the “**Gift**”). The Gift will be issued in the form of a S\$20 promo code (or such other denomination as may be determined by UOB in its absolute discretion), which shall be valid for use one (1) time.
- 2.2. You will be notified via SMS by 30 November 2026 (or such other date as may be determined by UOB from time to time) if you are eligible to receive the Gift based on your Singapore mobile phone number in UOB’s records (the “**Notification**”).
- 2.3. The promo code for your Gift will be embedded in the Notification. To utilise the Gift, there is no minimum spend required and you must follow the instructions set out in the official Grab mobile application. Any amount in excess of the Gift must be charged to your Eligible Card. The Gift may only be used to offset your Grab order in Singapore placed via the Grab mobile application and remains subject to any terms and conditions as may be imposed by Grab Singapore (the “**Merchant**”) at its sole discretion. Unless otherwise stated, the Gift cannot be used in conjunction with other offers and promotion codes.
- 2.4. The Gift is only valid for the time period stipulated in your Notification (the “**Valid Period**”). Strictly no extension of the Valid Period is allowed, and any Gift not utilised by the applicable Valid Period will be forfeited. You must input the code relating to your Gift into the Grab mobile app at the time of placing your Grab order in Singapore. A successful redemption is only made upon checkout and any unconsumed value of the Voucher shall be forfeited. The Gift will be considered redeemed in the event that you subsequently cancel your order after checkout.
- 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 receive one (1) Gift under this Promotion, regardless of the number of Eligible Cards that you may hold.
- 2.7. The Gift is neither transferable nor assignable. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No reservation, refund or exchanges of the Gifts are 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 UOB 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.
- 2.10. Your Eligible Card account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever at the time of awarding

of the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

- 2.11. 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 for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.

3. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

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.
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 Gift 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. 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.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Debit 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.
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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
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 the purposes of this Promotion and to contact you, including by voice call or text message.

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.
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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