



TERMS AND CONDITIONS FOR UOB ONE DEBIT VISA CARD BRANCH ACQUISITION PROMOTION

1. Promotion

1.1. The UOB One Debit Visa Card Branch Acquisition Promotion ("**Promotion**") is valid from 15 January 2026 to 31 March 2026, both dates inclusive ("**Promotion Period**"). UOB reserves the right to extend the Promotion Period at its sole and absolute discretion.

1.2. By participating in this Promotion, you agree to be bound by these Terms and Conditions ("**Terms**").

1.3. To qualify for this Promotion, you must:

- (a) Apply for a UOB One Debit Visa Card ("**Eligible Card**") at any United Overseas Bank Limited ("UOB") Branch during the Promotion Period;
- (b) Have your Eligible Card approved by UOB within the Promotion Period; and
- (c) Have registered your mobile phone number and email address with UOB.

1.4. If you meet the eligibility criteria in Clause 1.3 and

- (a) are among the first 2,000 cardmembers to spend at least S\$300 in Retail Transactions on your Eligible Card within 30 calendar days starting from the day after your card approval date, you will receive one (1) Apple AirTag.
- (b) are among the first 88 cardmembers to spend at least S\$600 in Retail Transactions on your Eligible Card within 30 calendar days starting from the day after your card approval date, you will receive one (1) Nespresso Essenza Mini.

The Apple AirTag and Nespresso Essenza Mini are each referred to as a "**Gift**".

1.5. Each cardmember is eligible for only one (1) Gift under this Promotion. If you qualify for both reward tiers, you will receive the higher tier Gift only.

1.6. For the purposes of this Promotion:

- (a) "**Retail Transactions**" shall refer to all retail transactions successfully charged and posted to your Eligible Card during the Promotion Period, but excluding the Exclusions.
- (b) "**Exclusions**" shall refer to:
 - (i) any instalment payment plans;
 - (ii) any charges and fees imposed by UOB;
 - (iii) fund transfers to or from a card account;
 - (iv) unposted/voided/disputed/reversed transactions;
 - (v) any payment made with the following Merchant Category Code ("MCC");

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
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	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
8999	Professional Services (Not Elsewhere Classified)
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	Government Services—not elsewhere classified

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

AXS*	PAYPAL * BIZCONSULTA
AMAZE*	PAYPAL * OANDAASIAPA
AMAZE* TRANSIT*	PAYPAL * CAPITALROYA
EZ LINK*	PLUS500
EZ-LINK*	PLUS500UK LIMITED
EZLINK*	SAXO CAP MKTS PTS LTD
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY*	SKR*SKRILL.COM
NETSFLASHPAY*	TRANSIT*
MB * MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDA ASIA PAC	WWW.MYEZLINK.COM.SG

OANDAASIAPA
PAYPAL* PLUS500
PAYPAL* PLUS500.COM
RWS-LEVY*
SINGPOST - SAM*
RAZERPAY*

WWW.PLUS500.CO.UK
IPAYMY*
SMOOVE PAY*
CARDUP*
NORWDS*

(ii) any other transactions as may be prescribed by UOB from time to time, and as may be amended by UOB from time to time without prior notice or being liable to any person.

- 1.7. UOB reserves the right, at any time at its sole discretion, to amend or vary the list of transactions which constitute Retail Transactions and Exclusions 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.
- 1.8. 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 Redemption

- 2.1. If you are eligible to receive an Apple AirTag:
- (a) Eligible cardmembers will be notified via email sent to the email address registered with UOB in UOB's records by 30 June 2026 (or a date determined by UOB).
 - (b) The redemption details will be provided in the email notification.
 - (c) Redemption must be completed within the stated redemption period stated in the email notification. No extensions will be granted.
- 2.2. If you are eligible to receive a Nespresso Essenza Mini:
- (a) Eligible cardmembers will be notified via SMS sent to the mobile number registered with UOB in UOB's records by 30 June 2026 (or a date determined by UOB).
 - (b) The redemption details will be provided in the SMS notification.
 - (c) Redemption must be completed within the redemption period stated in the SMS notification. No extensions will be granted.
- 2.3. UOB reserves the right to decline any redemption of the Gift if any requirement 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.
- 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, regardless of the number of Eligible Cards that you may hold or the amount of Retail Transactions that you made during the Promotion Period.
- 2.6. 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, 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 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.
- 2.9. Your Eligible Card account must be in good standing at all times as determined 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 before your redemption of the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.10. 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 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. 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 any reward under this Promotion, 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.
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 of Singapore 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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