

Terms & Conditions for UOB One Debit Card S\$20 McDelivery Voucher Promotion

1. Promotion

- 1.1. This UOB One Debit Card S\$20 McDonald's Voucher Promotion ("**Promotion**") is valid from 1 March 2025 to 31 March 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 debit cards.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions ("**Eligible Participant**"):
- (a) you must not be an existing holder of any personal UOB debit card issued by United Overseas Bank ("**UOB**") in Singapore ("**UOB Card**") or cancelled any of your UOB Debit cards within a period of 6 months prior to the commencement of the Promotion Period or at the time of submission of your Application (as defined below);
 - (b) you must successfully submit an application for a new UOB One Debit Card issued by UOB in Singapore ("**UOB One Debit Card**") during the Promotion Period (the "**Application**");
 - (c) your Application must be approved by UOB during the Promotion Period;
 - (d) you must activate your UOB One Debit Card issued pursuant to your Application and charge a minimum of S\$200 worth of Eligible Transactions ("**Qualifying Spend**") to your UOB One Debit Card within the first 30 days ("**Spend Period**") from the approval date of your Application;
- 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:
- (a) "**Eligible Transactions**" shall mean retail transactions for the purchase of goods and/or services successfully charged to your UOB One Debit Card and posted on UOB's systems no later than 15 May 2025 but excluding the Excluded Transactions (as defined below).
 - (b) "**Excluded Transactions**" shall mean:
 - (i) Any instalment payment plans;
 - (ii) Any charges and fees imposed by UOB;
 - (iii) Fund transfer to or from a Card account;
 - (iv) Unposted/voided/disputed/reversed transactions;
 - (v) Any payment made with the following Merchant Category Code (the "**MCC**");

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	Charitable and Social Service Organizations
8661	Religious Organizations
8651	Political Organizations
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	Intra-Government Purchases—Government Only

(vi) Any transaction made with the following transaction descriptions:

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*	CARDUP*
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(vii) 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. Any Registration for this Promotion which is incomplete or not performed in accordance with Clause 1.41.1 above will not be considered and consequently be disqualified.

2. **Gift**

- 2.1. If you are amongst the first 4900 customers to meet the Qualifying Spend for the Spend Period, you shall be eligible to receive two (2) McDelivery voucher worth S\$10 each (the "**Gift**").
- 2.2. You will be sent an SMS by 31 May 2025 (or such other date as UOB may determine in its sole discretion) if you are eligible to receive the Gift to your Singapore mobile number in UOB's records (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. You are only entitled to receive one (1) Gift under this Promotion.
- 2.5. 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 or stolen. No reservation, refund or exchanges of the Gifts are allowed.
- 2.6. UOB may substitute any of the Gifts with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of any of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchant ability 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.

2.8. 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.

2.9. For the avoidance of doubt, your UOB One Debit Card account must be active, valid, subsisting and/or in good standing at all times as determined by UOB in its sole discretion. In the event that your UOB One Debit Card account is delinquent, voluntarily or involuntarily suspended, 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.

Updated as at 1 March 2025