



## TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD SIGN UP PROMOTION (1 MARCH TO 30 APRIL 2026)

### 1. Eligibility

- 1.1 This Singtel-UOB Card Sign Up Promotion (the “**Promotion**”) is valid from 15 March 2026 to 30 April 2026, both dates inclusive (the “**Promotion Period**”).
- 1.2 This Promotion is open to individuals who are either:
- (a) not an existing cardholder of a UOB credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (a “**New-to-UOB Credit Card Customer**”); or
  - (b) an existing cardholder of a UOB credit card issued by UOB in Singapore (an “**Existing UOB Credit Card Customer**”).
- 1.3 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.4 **If you are a New-to-UOB Credit Card Customer**, you must satisfy all of the following requirements to participate in this Promotion:
- (a) you must successfully submit a principal cardholder application for a new Eligible Card issued by UOB in Singapore during the Promotion Period;
  - (b) you must not be an existing holder of any personal UOB credit card issued by UOB in Singapore (a “**UOB Credit Card**”) or have terminated or cancelled any UOB Card within six (6) months prior to the commencement of the Promotion Period;
  - (c) your application submitted pursuant to Clause 1.4(a) above under this Promotion must be approved by UOB within the Promotion Period; and
  - (d) you must successfully activate your new Eligible Card approved pursuant to Clause 1.4(c) above under this Promotion and charge a minimum of S\$800 worth of Eligible Transactions (the “**Qualifying Spend**”) per statement period to your new Eligible Card for three (3) consecutive statement periods (the “**Spend Period**”) from the approval date of your Application.

*For illustration purposes only:*

*If your application submitted pursuant to Clause 1.4(a) above under this Promotion is approved on 15 March 2026 and your statement period commences on the 1<sup>st</sup> day of every month, you are eligible to receive S\$188 cashback if you satisfy the Qualifying Spend of minimum S\$800 charge to your new Eligible Card per statement period for three (3) consecutive statement periods from the approval date of your application.*

Statement Date	Qualifying Spend	Met requirement?	Cashback
1 April 2026	S\$850	Yes	S\$188
1 May 2026	S\$1,200	Yes	

Effective 1 March 2026



1 June 2026	S\$800	Yes	
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*If your application submitted pursuant to Clause 1.4(a) above under this Promotion is approved on 28 April 2026 and your statement period commences on the 15<sup>th</sup> day of every month, you are not eligible to receive S\$188 cashback if you do not satisfy the Qualifying Spend of minimum S\$800 charge to your new Eligible Card per statement period for three (3) consecutive statement periods from the approval date of your application.*

Statement Date	Qualifying Spend	Met requirement?	Cashback
15 May 2026	S\$500	No	S\$0
15 June 2026	S\$800	Yes	
15 July 2026	S\$3,000	Yes	

1.5 **If you are an Existing UOB Credit Card Customer**, you must satisfy all of the following requirements to participate in this Promotion:

- (a) you must successfully submit a principal cardholder application for a new Eligible Card issued by UOB in Singapore during the Promotion Period;
- (b) you must not have terminated or cancelled an Eligible Card within six (6) months prior to the commencement of the Promotion Period;
- (c) your application submitted pursuant to Clause 1.5(a) above under this Promotion must be approved by UOB within the Promotion Period; and
- (d) you must successfully activate your new Eligible Card approved pursuant to Clause 1.5(c) above and charge an Eligible Singtel/GOMO Spend to your new Eligible Card by 31 May 2026. The Eligible Singtel/GOMO Spend must be posted on UOB's systems by 31 May 2026.

1.6 For the purposes of this Promotion:

- (a) **"Eligible Card"** shall mean Singtel-UOB Card.
- (b) **"Eligible Transactions"** shall mean retail transactions for the purchase of goods and/or services successfully charged to your new Eligible Card and posted on UOB's systems but excluding the Excluded Transactions (as defined below).
- (c) **"Eligible Singtel/GOMO Spend"** refers to transactions made at Singtel, or any of its related corporations, in Singapore with the following Merchant Category Codes (the **"MCC"**) and successfully charged to your new Eligible Card and posted on UOB's systems:

MCC	Descriptions
4812, 4814, 5999	<ul style="list-style-type: none"> <li>• BS WHATSAPP BOT*</li> <li>• ERAJAYA*</li> <li>• G-FORCE*</li> <li>• GKE RETAILS PTE LTD*</li> <li>• GOMO MOBILE*</li> <li>• HELLO*</li> <li>• MY APPS MALL*</li> <li>• MYSINGTELAPP*</li> </ul>

	<ul style="list-style-type: none"> <li>• PREPAID ONLINE TOP UP*</li> <li>• PREPAID*</li> <li>• SINGAPORE TELECOM*</li> <li>• SINGTEL*</li> <li>• SINGTELSHOP*</li> <li>• STBILL*</li> <li>• STS*</li> <li>• TELECOM EQ*</li> <li>• WHIZCOMM*</li> <li>• 3 MOBILE TELECOM*</li> </ul>
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The asterisk symbol (“\*”) used in transaction descriptions signifies that any number of characters may follow the specified word or phrase.

For example, “SINGTEL\*” encompasses variations such as “SINGTEL MOBILE”, “SINGTEL TV”, and other transaction descriptors that begin with “SINGTEL”.

For avoidance of doubt, the following transactions do not constitute as Eligible Singtel/GOMO Spend:

- (i) Singtel Dash;
- (ii) enterprise-related payments; and
- (iii) Singtel Protect and other insurance-related transactions.

(d) **“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) amounts approved under the UOB Payment Facility and any associated fees or charges;
- (vi) any transactions made at Shell petrol stations and SPC petrol stations;
- (vii) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (viii) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- (ix) any transaction made with the following 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)
8999	Professional Services (Not Elsewhere Classified)
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

- (x) any top-ups or payment of funds to payment service providers or prepaid accounts;  
 (xi) any transaction made with the following transaction descriptions:

<ul style="list-style-type: none"> <li>• AXS*</li> <li>• CITY INDEX*</li> <li>• EZ LINK*</li> <li>• EZ-LINK *</li> <li>• EZLINK*</li> <li>• EZLINKS*</li> <li>• FLASHPAY*</li> </ul>	<ul style="list-style-type: none"> <li>• Saxo Cap Mkts Pts Ltd</li> <li>• SKR*PLUS500CY LTD</li> <li>• SKR*SKRILL.COM</li> <li>• TRANSIT*</li> <li>• WWW.IGMARKETS.COM.SG</li> <li>• WWW.MYEZLINK.COM.SG</li> <li>• WWW.PLUS500.CO.UK</li> </ul>
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| <ul style="list-style-type: none"><li>• NETSFLASHPAY*</li><li>• MB * MONEYBOOKERS.COM</li><li>• OANDA ASIA PAC</li><li>• OANDAASIAPA</li><li>• PAYPAL * OANDAASIAPA</li><li>• PLUS500</li><li>• PLUS500UK LIMITED</li><li>• PAYPAL* PLUS500</li><li>• PAYPAL* PLUS500.COM</li><li>• PAYPAL * CAPITALROYA</li><li>• PAYPAL * BIZCONSULTA</li></ul> | <ul style="list-style-type: none"><li>• SP Digital*</li><li>• SP Services*</li><li>• AMAZE* TRANSIT*</li><li>• IPAYMY*</li><li>• RWS-LEVY*</li><li>• SMOOVE PAY*</li><li>• SINGPOST-SAM*</li><li>• RazerPay*</li><li>• NORWDS*</li><li>• AMAZE*</li></ul> |
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- (xii) any other transactions which the Bank may exclude from time to time without prior notice to you.

1.7 For the avoidance of doubt:

- (a) The Eligible Transactions successfully charged to your new Eligible Card will be aggregated with the Eligible Transactions successfully charged by supplementary holder(s) of that card for the purposes of computing the Qualifying Spend under this Promotion.
- (b) An Eligible Singtel/GOMO Spend successfully charged by supplementary holder(s) of your new Eligible Card will be deemed as satisfying the condition under Clause 1.5(d) above under this Promotion.
- (c) UOB has the right at its discretion to approve or decline any application submitted under this Promotion and is neither obliged to give any reason or prior notice on any matter concerning the application nor be liable to any party.
- (d) UOB reserves the right at any time to amend the any of the following lists in its sole discretion and without any prior notice or giving any reasons:
- (i) list of Eligible Transactions;
  - (ii) list of Excluded Transactions; and
  - (iii) list of Eligible Singtel/GOMO Spend.
- (e) Please note that 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.
- (f) Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing the Qualifying Spend under this Promotion.



## 2. Gift

2.1 If you are either a New-to-UOB Credit Customer who satisfies all requirements in Clause 1.4 above or an Existing UOB Credit Card Customer who satisfies all requirements in Clause 1.5 above, you shall be eligible to receive the relevant gift set out in the table below (each a "Gift" and collectively, the "Gifts"):

	Gift
New-to-UOB Credit Card Customer	An additional promotional cashback of S\$188 (the "Promotion Cashback").
Existing UOB Credit Card Customer	A one-time Grab gift voucher worth S\$50 (the "Promotion Voucher").

2.2 For avoidance of doubt, the Promotion Cashback shall be in addition to any base cashback that you are eligible to earn pursuant to the prevailing Terms and Conditions Governing the Singtel-UOB Cashback Card.

2.3 If you are eligible to receive the Promotion Cashback under this Promotion:

- (a) The maximum Promotion Cashback that you may earn under this Promotion is capped at S\$188.
- (b) The Promotion Cashback will be credited directly into your new Eligible Card account by 31 October 2026 (or such other date as may be determined by UOB in its sole discretion).
- (c) The Promotion Cashback can only be used to offset against payments for future transactions charged to your new Eligible Card account.

2.4 If you are eligible to receive the Promotion Voucher under this Promotion:

- (a) You are only eligible to receive the Promotion Voucher once under this Promotion.
- (b) You will be sent a redemption notification setting out details on the redemption of your Promotion Voucher via SMS to your Singapore mobile number based in UOB's records (or such other mode as UOB may determine in its sole discretion) within **3 months** from the end of the Promotion Period (or such other date as UOB may determine in its sole discretion) (the "**Redemption Notification**").
- (c) The Promotion Voucher will be issued in the form of a code and may be in any denomination as determined by UOB. The code(s) will be embedded within the Redemption Notification. No replacement will be issued for a lost, stolen or destroyed Redemption Notification.
- (d) The validity of the Promotion Voucher will be stated in your Redemption Notification (the "**Expiry Date**"). Strictly no extension of the Expiry Date is allowed. If you do not utilise your Promotion Voucher (or any part thereof) by the applicable Expiry Date, your Promotion Voucher will be forfeited.
- (e) Each code issued for your Promotion Voucher is valid for single use only and can only be



used to offset your Grab orders/transactions in Singapore placed via the official Grab mobile application and remains subject to any terms and conditions as may be imposed by Grab Singapore (the "**Merchant**") its sole discretion. The Promotion Voucher cannot be stacked, clubbed or combined for use in a single transaction. The Promotion Voucher cannot be used in conjunction with other discounts, promotions or vouchers, unless otherwise stated.

- (f) To redeem your Promotion Voucher, you must input the code corresponding to your Promotion Voucher to the Grab mobile application at the time of placing your Grab order or transaction. A successful redemption is only made upon confirmation of your order or transaction and any unconsumed value of the Promotion Voucher shall be forfeited. The Promotion Voucher will remain as redeemed in the event that you subsequently cancel your order or transaction after checkout or confirmation.
  - (g) The Promotion Voucher is not replaceable if lost, damaged or stolen.
  - (h) The Promotion Vouchers are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Promotion Vouchers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Promotion Vouchers and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Promotion Vouchers. Any dispute regarding the Promotion Vouchers must be resolved directly with the merchant and/or supplier of the Promotion Vouchers. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Promotion Vouchers. For the purposes of this clause, "Promotion Vouchers" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Promotion Vouchers.
- 2.5 The Gift is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever, in full or in part.
- 2.6 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7 For the avoidance of doubt, the account of your new Eligible Card must be in good standing as determined by UOB at its absolute discretion. In the event that the account of your new Eligible Card applied for under this Promotion is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever within six (6) months from the date such account was opened, UOB will be entitled to forfeit or reclaim the Gift, 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 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.
- 3.3 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 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 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.
- 3.5 The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, the Terms and Conditions Governing Singtel-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.
- 3.6 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 This Promotion is not valid in conjunction 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 the purposes of 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 of Singapore 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.