



Terms and Conditions governing the Singtel-UOB Card FX Usage Campaign (28 October to 31 January 2026)

1. Eligibility

- 1.1 This Singtel-UOB Card FX Usage Campaign (the “**Campaign**”) is valid from 28 October 2025 to 31 January 2026, both dates inclusive (the “**Campaign Period**”). The Campaign comprises:
- (a) 3% cashback on Overseas Foreign Currency Spend (as defined below) (the “**3% Cashback on FX Spend Promotion**”); and
 - (b) the top overseas foreign currency spender giveaway (“**Top FX Spender Promotion**”).
- 1.2 By participating in this campaign, you agree to be bound by the terms and conditions (the “**Terms and Conditions**”).
- 1.3 This Campaign is only open to all principal holders of a Singtel-UOB Card (“**Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.4 To participate in any or all the promotions under this Campaign, you (as the principal cardholder of the Card) must successfully register to participate in this Campaign by sending in an SMS to 77862 during the Campaign Period in the following format using your Singapore mobile number registered in UOB’s records (the “**SMS Registration**”):

STUOBFX<space>Last 4 alphanumeric characters of your NRIC

Example: SMS “STUOBFX 567A” to 77862 if your NRIC is S1234567A

- 1.5 All SMS Registrations for this Campaign which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent outside of the Campaign Period will be null and void.
- 1.6 For the avoidance of doubt, you will only need to register once for this Campaign within the Campaign Period to participate in any or all the promotions under this Campaign.
- 1.7 For the purposes of this Campaign:

“**Overseas Foreign Currency Spend**” means Eligible Transactions which are processed outside of Singapore and successfully charged to your Card and posted on UOB’s system, in a foreign currency. Transactions which are processed outside of Singapore, but which are charged to your Card in Singapore dollars at the time of the transaction will not constitute an Overseas Foreign Currency Spend.

“**Eligible Transactions**” shall mean transactions that are successfully charged to your Card and posted on UOB’s system during the Campaign Period, excluding the following transactions:

- (i) cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, fees, chargebacks, interests, reversals, interest charges and any finance charges;
- (ii) balances owing on your Card account(s) accruing from months that do not fall within the Campaign Period;



- (iii) any transaction that was subsequently cancelled, voided, disputed or reversed for any reason;
- (iv) the Exclusions; and
- (v) such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

“Exclusions” shall mean the following transactions:

- (a) cash advances;
- (b) balance and/or fund transfers;
- (c) NETS and NETS-related transactions;
- (d) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (e) amounts approved under the UOB Payment Facility and any associated fees or charges;
- (f) any transactions made at Shell petrol stations and SPC petrol stations;
- (g) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (h) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- (i) any transaction made with the following Merchant Category Codes (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

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

• AXS*	• Saxo Cap Mkts Pts Ltd
• CITY INDEX*	• SKR*PLUS500CY LTD
• EZ LINK*	• SKR*SKRILL.COM
• EZ-LINK *	• TRANSIT*
• EZLINK*	• WWW.IGMARKETS.COM.SG
• EZLINKS*	• WWW.MYEZLINK.COM.SG
• FLASHPAY*	• WWW.PLUS500.CO.UK
• NETSFLASHPAY*	• SP Digital*
• MB * MONEYBOOKERS.COM	• SP Services*
• OANDA ASIA PAC	• AMAZE* TRANSIT*
• OANDAASIAPA	• IPAYMY*
• PAYPAL * OANDAASIAPA	• RWS-LEVY*
• PLUS500	• SMOOVE PAY*
• PLUS500UK LIMITED	• SINGPOST-SAM*
• PAYPAL* PLUS500	• RazerPay*
• PAYPAL* PLUS500.COM	• NORWDS*
• PAYPAL * CAPITALROYA	• AMAZE*
• PAYPAL * BIZCONSULTA	

- (l) any other transactions which the Bank may exclude from time to time without prior notice to you.

For the avoidance of doubt, 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.



1.8 For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend the list of Eligible Transactions and Exclusions in its sole discretion and without any prior notice or giving any reasons or being liable to any party.
- (b) All 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 determining your eligibility to receive the Cashback and/or Gift under this Campaign.
- (c) Amounts charged to the Card by a supplementary cardholder will be considered as amounts charged to the Card by a principal cardholder.

2. 3% Cashback on FX Spend Promotion

- 2.1 If you are amongst the first 1,000 customers during Campaign Period to satisfy all the requirements under Clause 1.4 of these Terms, you shall be eligible to receive 3% cashback on your accumulated Overseas Foreign Currency Spend during the Campaign Period ("**Cashback**") of up to S\$150.
- 2.2 The maximum Cashback that you may be eligible to earn under this Campaign for the entire duration of the Campaign Period is capped at S\$150 (which is equivalent to 3% Cashback on S\$5,000 worth of Overseas Foreign Currency Spend).
- 2.3 For the avoidance of doubt, the Cashback is separate and additional to the existing monthly cashback cap under the Terms and Conditions governing Singtel-UOB Card.
- 2.4 Transactions incurred by the supplementary holder of your Card will accrue to your principal Card for the purposes of computing the Overseas Foreign Currency Spend on your principal Card account. Cashback earned by the supplementary holder of your Card will be credited to your principal Card account.
- 2.5 You are only eligible to receive the Cashback once in this Promotion.
- 2.6 If you are eligible to receive the Cashback, the Cashback will be credited directly into your Card account by 30 April 2026 (or such other date as may be determined by UOB in its sole discretion).
- 2.7 The Cashback can only be used to offset against payments for future transactions charged to your Card account.
- 2.8 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 3% Cashback on Overseas Foreign Currency Spend.

3. Top FX Spender Promotion

- 3.1 The principal cardholder of the Card with the highest amount of Overseas Foreign Currency Spend charged to the Card during each of the Qualifying Spend Periods listed in the table below shall be eligible to receive one Apple iPhone 17 256 GB White (worth S\$1,299) (the "**Gift**"):

Qualifying Spend Period	Redemption Notification
28 October to 30 November 2025	By 30 April 2026
1 to 31 December 2025	
1 to 31 January 2026	



- 3.2 If you are eligible to redeem the Gift, you will be notified by UOB in accordance with the timeline set out in the table in Clause 3.1 above (or such other date as UOB may determine in its sole discretion) (the “**Redemption Notification**”). The Redemption Notification will be sent to you based on your contact details in UOB’s records.
- 3.3 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.
- 3.4 You are only entitled to receive one (1) Gift under this Top FX Spender Promotion even if you meet all the requirements in Clause 3.1 above in more than one Qualifying Spend Period.
- 3.5 The Gift is strictly non-transferable and non-assignable. The Gift is not exchangeable for cash (in respect of the Gift), 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.
- 3.6 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.7 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 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.

4. General

- 4.1 The following persons shall not be eligible to participate in the Promotions under this Campaign:
 - (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.
- 4.2 Sending and receiving of SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party and UOB shall not be responsible or liable in any manner for any undelivered, lost or delayed SMS sent to and/or received by any person or UOB. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the promotions under this



Campaign. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.

- 4.3 Sending and receiving of letter is dependent on Singapore Post, an independent postage authority or service provider or such other third party and UOB shall not be responsible or liable in any manner for any undelivered, lost or delayed letter sent to and/or received by any person or UOB. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any letter in connection with the promotions under this Campaign. Singapore Post, the independent postage authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
- 4.4 For the avoidance of doubt:
- (a) You are eligible to receive the Cashback under the 3% Cashback on FX Spend Promotion if you fulfilled all Terms and Conditions with respect to the 3% Cashback on FX Spend Promotion even though you may not fulfil all Terms and Conditions with respect to the Top FX Spender Promotion to be eligible to receive the Gift under the Top Spender Promotion.
 - (b) If you fulfil all of the requirements under the Top FX Spender Promotion and the 3% Cashback on FX Spend Promotion, then you shall be eligible to receive the Gift (in respect of the Top FX Spender Promotion) and the Cashback (in respect of the 3% Cashback Promotion).
- 4.5 The rewards in the promotions under this Campaign are strictly non-transferable and non-assignable. The rewards are not exchangeable for cash, credit or kind, in full or in part. No refund or exchange of the rewards is allowed.
- 4.6 UOB may substitute the reward in any of the promotions under this Campaign with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 4.7 Your Card account must be in good standing at all times as determined by UOB in its absolute discretion. In the event that your Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever during the Campaign Period or before the reward of any promotion under this Campaign is received by you, you will not be entitled to receive such reward. If your Card account is not validly subsisting and in good standing, is closed, terminated and/or suspended for any reason whatsoever during the Promotion Period or before any Gift under this Promotion is credited, you will not be entitled to receive any such Gift.
- 4.8 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 or participation in the promotions under this Campaign. 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.
- 4.9 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the promotions under this Campaign, including but not limited to the determination of whether you have met all the requirements of the relevant promotion under this Campaign. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 relating to the promotions under this Campaign or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.



- 4.10 If UOB determines that you are ineligible to participate in any promotion under this Campaign or to receive the reward under any promotion under this Campaign, 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.
- 4.11 These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions governing the Singtel-UOB Card and any other terms that may be relevant in connection with the promotions under this Campaign (collectively the "Standard Terms"). In the event of any inconsistency between (i) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the promotions under this Campaign, these Terms and Conditions shall prevail to the extent that such discrepancy relates to the promotions under this Campaign.
- 4.12 Notwithstanding anything in these Terms and Conditions, UOB may, at any time and at its discretion terminate this Campaign or any of the promotions under this Campaign and/or vary any of these Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 4.13 Unless otherwise stated, the promotions under this Campaign is not valid with other promotions, unless otherwise stated.
- 4.14 By participating in the promotions under this Campaign 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 the promotions under this Campaign and to contact you, including by voice call or text message.
- 4.15 A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms and Conditions.
- 4.16 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.

United Overseas Bank Limited Co. Reg. No.193500026Z

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