

**Terms And Conditions For
Singtel-UOB Card S\$300 Grab Vouchers Lucky Draw 2026 Promotion
(15 July 2026 to 14 September 2026)**

1. Promotion

- 1.1. This Singtel-UOB Card S\$300 Grab Vouchers Lucky Draw 2026 Promotion (the **"Promotion"**) is valid from 15 July 2026 to 14 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 all individuals who are principal holders of a Singtel-UOB Card issued by United Overseas Bank Limited (**"UOB"**) in Singapore.
- 1.4. For **existing principal holders of a Singtel-UOB Card**, you must satisfy all of the following conditions to participate in this Promotion:
 - (a) you must be an existing principal holder of a Singtel-UOB Card, whose Singtel-UOB card account was opened before the commencement of the Promotion Period and remains valid and good standing at all times as determined by UOB at its sole discretion;
 - (b) you must successfully register to participate in this Promotion by submitting an online registration either through the Singtel-UOB Card webpage or via Rewards+ on UOB TMRW during the Promotion Period (the **"Online Registration"**); and
 - (c) you must successfully charge the Qualifying Spend to your Singtel-UOB Card as set out in the table below during the period between the date of your Online Registration and 14 September 2026 (the **"Spend Period A"**):

Qualifying Spend	Number of chances for the Singtel-UOB Lucky Draw
Every S\$50 in Local Spend (excluding Singtel/GOMO Spend)	1
Every S\$50 Singtel/GOMO Spend	2
Every S\$50 equivalent in Overseas Foreign Currency Spend	2

Example:

If the date of your Online Registration is 30 July 2026, your Spend Period A shall commence on 30 July 2026 and end on 14 September 2026 (both dates inclusive).

- 1.5. Online Registration for the Promotion starts from 0000 hours on 15 July 2026 and ends on 2359 hours on 14 September 2026 (Singapore time). Online Registrations received by UOB after 2359 hours on 14 September 2026 shall not be eligible for the Promotion and shall be considered invalid and void.
- 1.6. For **new principal holders of a Singtel-UOB Card**, you must satisfy all of the following conditions to participate in this Promotion:



- (a) you must not have cancelled any Singtel-UOB Card within six (6) months prior to the commencement of the Promotion Period;
- (b) you must be a new principal holder of a Singtel-UOB Card, whose Singtel-UOB card account is opened during the Promotion Period and remains valid and good standing at all times as determined by UOB at its sole discretion; and
- (c) you must successfully charge the Qualifying Spend to your Singtel-UOB Card as set out in the table below during the period between the date of your Singtel-UOB Card account open date and 14 September 2026 (the **"Spend Period B"**):

Qualifying Spend	Number of chances for the Singtel-UOB Lucky Draw
Every S\$50 in Local Spend (excluding Singtel/GOMO Spend)	1
Every S\$50 Singtel/GOMO Spend	2
Every S\$50 equivalent in Overseas Foreign Currency Spend	2

Example:

If your Singtel-UOB Card account open date is 15 July 2026, your Spend Period B shall commence on 15 July 2026 and end on 14 September 2026 (both dates inclusive).

1.7. For the purposes of the Promotion:

- a) **"Eligible Transactions"** refer to any of the following transactions successfully charged to your Singtel-UOB Card and which are posted on UOB's systems but excluding the Excluded Transactions (as defined below):
 - (i) Local Spend;
 - (ii) Singtel/GOMO Spend; and
 - (iii) Overseas Foreign Currency Spend.
- b) **"Excluded Transactions"** refer to:
 - (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 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

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

- AXS*
- CITY INDEX*
- EZ LINK*
- EZ-LINK *
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- SP Digital*



- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL * OANDAASIAPA
- PLUS500
- PLUS500UK LIMITED
- PAYPAL * PLUS500
- PAYPAL * PLUS500.COM
- PAYPAL * CAPITALROYA
- PAYPAL * BIZCONSULTA
- SP Services*
- AMAZE* TRANSIT*
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*
- NORWDS*
- AMAZE*

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

- c) **“Local Spend”** refers to any retail transactions for the purchase of goods and/or services successfully charged to your Singtel-UOB Card and which are posted on UOB’s systems.
- d) **“Overseas Foreign Currency Spend”** refers to any retail transactions for the purchase of goods and/or services which such transactions are processed outside of Singapore and successfully charged to your Singtel-UOB Card and posted on UOB’s system, in a foreign currency. Transactions which are processed outside of Singapore, but which are successfully charged to your Singtel-UOB Card in Singapore dollars at the time of the transaction will not be constituted as an Overseas Foreign Currency Spend. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Spend.
- e) **“Qualifying Spend”** refers to the required spending amount in Eligible Transactions.
- f) **“Singtel/GOMO Spend”** refers to any transactions made at Singtel, or any of its related corporations with the following MCC and which are processed locally in Singapore and contain the corresponding transaction descriptions as set out in the table below, which may be updated from time to time.

MCC	Descriptions
4812, 4814, 5999	• BS WHATSAPP BOT* • G-FORCE* • GKE RETAILS PTE LTD* • GOMO* • HELLO* • MY APPS MALL* • MYSINGTELAPP* • PREPAID ONLINE TOP UP* • PREPAID* • SINGAPORE TELECOM* • SINGTEL* • SINGTELSHOP* • STBILL* • STS* • TELECOM EQ* • WHIZCOMM* • 3 MOBILE TELECOM* • ROYAL TELE*

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 Singtel/GOMO Spend:

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

- 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.
- 1.9. 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.
- 1.10. For avoidance of doubt:
 - (a) For **existing principal holders of a Singtel-UOB Card**, whose Singtel-UOB card account is opened before the commencement of the Promotion Period and remains valid and good standing at all times as determined by UOB at its sole discretion:
 - (i) Only Online Registrations successfully received by UOB during the Promotion Period will be considered for this Promotion. Any incomplete or inaccurate Online Registrations will not be considered and will consequently be disqualified.
 - (ii) You are only required to register once to participate in this Promotion. In the event of duplicate Online Registrations, the date of your first successful Online Registration will be taken as your Online Registration date for the purposes of this Promotion.
 - (b) For **new principal holders of a Singtel-UOB Card**, whose Singtel-UOB card account is opened during the Promotion Period and remains valid and good standing at all times as determined by UOB at its sole discretion:
 - (i) You are not required to submit the Online Registration as you will be automatically registered for this Promotion from the date on which your Singtel Card account is opened.
 - (c) Eligible Transactions charged by a supplementary holder of a Singtel-UOB Card during the applicable Spend Period will be counted towards the calculation of the Qualifying Spend for the principal holder of that Singtel-UOB Card during the applicable Spend Period.
 - (d) 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 your Qualifying Spend.
 - (e) The fulfilment of the Qualifying Spend in this Promotion will be determined by the transaction date of the Eligible Transaction(s) successfully charged to your Singtel-UOB



Card, provided that such transaction(s) have been successfully posted on UOB's system within the applicable Spend Period. For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and UOB shall not be responsible for any failure or delay in the submission and/or posting of transaction by any merchant, that may affect your eligibility for this Promotion.

- (f) If any Eligible Transaction amount is cancelled or reversed during or after the applicable Spend Period such that the total amount of Eligible Transactions charged during your applicable Spend Period falls short of the Qualifying Spend, you will not be considered to have met the Qualifying Spend for this Promotion. Any Prize (as hereinafter defined) awarded to you in such instance will be charged at its retail price to your Singtel-UOB Card account.

2. Singtel-UOB Card S\$300 Grab Vouchers Lucky Draw

- 2.1. If you satisfy all of the conditions in Clause 1.4 or 1.6 above (as applicable), you will automatically be awarded with the applicable number of chances for the Singtel-UOB Lucky Draw (the "**Lucky Draw**") based on the Qualifying Spend successfully charged to your Singtel-UOB Card as set out in the table in Clause 1.4(c) or 1.6(c) above.
- 2.2. In addition, you will automatically be awarded with additional 25 chances for the Lucky Draw on top of the applicable number of chances awarded to you as set out in Clause 2.1 above if you are a **new principal holder of a Singtel-UOB Card**, whose Singtel-UOB card account is opened during the Promotion Period and remains valid and good standing at all times as determined by UOB at its sole discretion.
- 2.3. The Lucky Draw will be conducted using an electronic system on 16 November 2026 (the "**Draw Date**") at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date or location as UOB may determine at its own discretion without prior notice). The draw will be witnessed by an independent external auditor or public accountant appointed by UOB at its sole discretion.
- 2.4. A total of 100 winners (each a "**Winner**" and collectively, the "**Winners**") will be randomly selected during the Lucky Draw. Each Winner will be eligible to receive S\$300 Grab Vouchers (the "**Prize**"). The table below set out the number of Prizes available under the Lucky Draw:

Prize	Number of Prizes available
S\$300 Grab Vouchers	100

- 2.5. The Winners will be announced on UOB's website at <https://www.uob.com.sg/personal/cards/cashback/singtel-card.page> within seven (7) calendar days from the Draw Date.
- 2.6. All Winners will also be notified by 31 November 2026 (or such other date as UOB may determine in its sole discretion) via a notification letter, SMS or email (or such other mode of communication as UOB may determine at its sole discretion without prior notice) sent based on your contact details in UOB's records (the "**Notification**"). It is your responsibility to ensure that your contact information on UOB's records is complete and up-to-date at all times to enable the Notification to be sent to you.



- 2.7. If you choose to withdraw from this Promotion, you shall not be eligible to participate in the Lucky Draw or receive the Prize. If you are subsequently discovered to be ineligible to receive the Prize (which eligibility shall be determined at the UOB's sole discretion), UOB reserves the right to charge you the full value of the Prize and is entitled to set off against any deposits in any of your accounts with UOB.
- 2.8. UOB reserves the right to draw reserve winners to replace any Winner who is or may be subsequently found to be ineligible or disqualified from the Lucky Draw.
- 2.9. You are required to comply with all the requirements set out in the Notification regarding the redemption of the Prize. The Prize must be redeemed by the date set out in the Notification (the "**Redemption Deadline**"). Strictly no extension of the Redemption Deadline will be allowed. If you fail to redeem your Prize by the Redemption Deadline for any reason whatsoever, your Prize will be forfeited without any compensation whatsoever.
- 2.10. The Prize is neither transferable nor 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 Prize is allowed.
- 2.11. UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person. UOB's determination of the substituted Prize shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 2.12. The Prize is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prize.
- 2.13. Your account(s) at UOB must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you redeem the Prize, the Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.14. By participating in the Lucky Draw, 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 relating to the Lucky Draw, including without limitation:
 - (a) for the announcement of the Winners on the UOB website/Facebook/social media page, newspaper and/or such other channel as UOB may determine in its sole discretion; and
 - (b) to contact you (including by voice call or text message) regarding the redemption of the Prize (if applicable).

3. General

- 3.1. The following persons **shall not be eligible** to participate in this 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 Prize 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 this Promotion, including but not limited to the determination of whether you qualify for this 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 this Promotion.
- 3.4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Prize under this Promotion, UOB may in its sole discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize 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 Prize through such means as UOB may determine in its sole discretion.
- 3.5. UOB shall not be responsible for any failure or delay in transmission of sales transactions by Visa, MasterCard, American Express, Union Pay, merchant establishments, postal or telecommunication authorities or any other third party in which may result in you failing to be entitled to the Prize under this Promotion.
- 3.6. 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 this Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Promotion.
- 3.7. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for the Singtel-UOB Card, UOB's Terms and Conditions Governing Accounts and Services 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 this Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.



- 3.8. UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Promotion and/or the Prize offered which are published in any mass media, marketing or advertising materials.
- 3.9. To the fullest extent permitted by law, UOB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of this Promotion and the Prize under this Promotion, including but not limited to any warranty of quality, merchantability or fitness of the Prize.
- 3.10. UOB may, at any time and at its discretion terminate this Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.11. 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 the Bank 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, text message or mail.
- 3.12. 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.
- 3.13. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

