Terms and Conditions for
Metro Black Friday Sale x UOB Cards 2026 Campaign

1. Promotion

1.1 This Metro Black Friday Sale x UOB Cards 2026 Campaign (the "**Promotion**") is only valid from 18 November to 30 November 2026, both dates inclusive (the "**Promotion Period**").

1.2 By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the "**Terms**").

1.3 This Promotion is open to any individual who is a cardmember of a UOB Card issued by United Overseas Bank Limited ("**UOB**") in Singapore.

1.4 For the purposes of these Terms:

(a) "**Metro**" refers to METRO (PRIVATE) LIMITED.

(b) "**Metro-UOB Card**" refers to any personal Metro-UOB Card issued by UOB in Singapore.

(c) "**UOB Card**" refers to any personal Visa, MasterCard, American Express, and Union Pay credit card or debit card issued by UOB in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

(d) "**UOB Lady's Credit Card**" refers to any personal UOB Lady's Classic Card, UOB Lady's Platinum Card, UOB Lady's World Mastercard, UOB Lady's Solitaire Card or UOB Lady's Solitaire Metal Card issued by UOB in Singapore.

1.5 Subject to these Terms, you shall be eligible to receive a one-time discount (the "**Discount**") under this Promotion as set out in the table below if you hold any one of the UOB Cards listed in the table below and you have successfully satisfy the applicable minimum net spend (excluding Excluded Transactions (as defined below)) in-store at Metro Paragon or Metro Causeway Point (the "**Eligible Card Transactions**") during the Promotion Period as set out in the table below:

	UOB Card	**Minimum Spend for Discount**
(a)	• Metro-UOB Card • UOB Lady's Credit Card	Get a S$35 Discount with a minimum of S$650 worth of Eligible Card Transactions successfully charged to your Metro-UOB Card or UOB Lady's Credit Card in a single receipt. The above S$35 Discount is limited to the first 350 redemptions across both Metro-UOB Card and UOB Lady's Credit Card during the Promotion Period across both Metro Paragon and Metro Causeway Point.
(b)	All UOB Cards (including Metro-UOB Card and UOB Lady's Credit Card)	Get a S$25 Discount with a minimum of S$650 worth of Eligible Card Transactions successfully charged to your UOB Card in a single receipt. The above S$25 Discount is limited to the first 500 redemptions during the Promotion Period across both Metro Paragon and Metro Causeway Point.

1.6 For the avoidance of doubt:

(a) You can only redeem the Discount once during the Promotion Period. The Discount for Metro-UOB Card, UOB Lady's Credit Card and all UOB Cards are non-stackable (i.e. if you qualify to receive the Discount worth S$35 under either Metro-UOB Card or UOB Lady's Credit Card, you will not qualify to receive the Discount worth S$25 under all UOB Cards).

(b) Once the Discount worth S$35 under Clause 1.5(a) is fully redeemed, Cardmembers of Metro-UOB Card and UOB Lady's Credit Card may be eligible to receive the Discount worth S$25 under Clause 1.5(b) if they have not redeemed the Discount worth S$35 under Clause 1.5(a) and have successfully satisfied all of the applicable conditions for the Discount worth S$25 under Clause 1.5(b).

(c) Purchase of Metro gift vouchers ("**Excluded Transactions**") does not qualify as an Eligible Card Transaction under this Promotion.

(d) This Promotion is not valid in conjunction with any other promotions or loyalty programmes.

(e) This Promotion is not valid for transactions made online on metro.com.sg.

(f) Eligible Card Transactions charged by a principal cardmember of a UOB Card cannot be aggregated with the Eligible Card Transactions charged by the supplementary cardmember of that UOB Card for the purposes of computing the minimum spend under this Promotion.

(g) This Promotion and the redemption of the Discount remain subject to any terms and conditions as may be imposed by Metro, which shall apply in addition to these Terms.

2. Discount

2.1 If you are eligible to receive the applicable Discount set out in the table in Clause 1.5 above, the Discount will be applied immediately to offset your bill directly at the time of your purchase.

2.2 You are only entitled to receive one (1) Discount under this Promotion.

2.3 The Discount is given 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 availability of the Discount.

2.4 The Discount is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind, in full or in part, and is not refundable or replaceable.

2.5 UOB has the right, at any time in its discretion and without prior notice, to substitute or replace the Discount with another item of equivalent or similar value without giving any reason or assuming any liability or payment of compensation to any person. UOB's determination of such substitution or replacement shall be final, conclusive and binding.

2.6 UOB is not an agent of Metro. Accordingly, UOB makes no warranty or representation as to the Metro Black Friday Sale **("Metro Sale**") and/or the quality, value, merchantability or fitness of the Discount and/or the goods and services provided by Metro in connection with this Promotion and the Metro Sale. UOB assumes no liability or responsibility for the acts or omissions of Metro or any non-performance or defects in the Discount and/or the goods and services provided by Metro in connection with this Promotion and the Metro Sale. Any dispute regarding the Discount, the Metro Sale and/or the goods and services provided by Metro in connection with this Promotion or the Metro Sale is to be resolved directly with Metro and UOB shall not be required to assist or act on your behalf in communicating with Metro.

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, in 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 Discount 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 Discount, UOB may in its sole discretion forfeit the Discount, reclaim the Discount or charge to and debit an amount equal to the value of the Discount 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 Discount 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 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.