



**TERMS AND CONDITIONS FOR THE
UOB CHRISTMAS SPEND AND GET PROMOTION &
UOB CARDS x MINI PS BESPOKE EDITION LUCKY DRAW 2023**

1. Promotions

1.1 This UOB Christmas Spend And Get Promotion 2023 (“**Gift Promotion**”) is valid for the following periods:

- (a) 7 November 2023 to 4 December 2023, both dates inclusive (“**Promotion Period A**”);
 - (b) 5 December 2023 to 1 January 2024, both dates inclusive (“**Promotion Period B**”);
- and

This UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023 (“**Lucky Draw Promotion**”), together with the Gift Promotion, the “**Promotions**”) is valid for the following period:

- (c) 15 September 2023 to 31 December 2023, both dates inclusive (“**Lucky Draw Promotion Period**”),

(together the “**Promotion Periods**” and each a “**Promotion Period**”).

1.2 By participating in the Promotions, you agree to be bound by the terms and conditions of the Promotions (the “**Terms**”).

1.3 The Promotions are only open to all principal holders of a UOB Card.

“**UOB Card**” shall mean any 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.

1.4 For the purposes of these Terms:

- (a) “**Eligible Transactions**” shall mean any Local Card Transactions or Overseas Card Transactions, but excluding the Excluded Transactions (as defined below).
- (b) “**Excluded Transactions**” shall mean:
 - (i) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
 - (ii) any bill payment transactions to utilities or telecommunication providers;
 - (iii) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (iv) balance and/or funds transfers;
 - (v) transactions relating to top-ups of any pre-paid card and/or mobile wallet (including but not limited to Grab mobile wallet top-up transactions, ShopeePay, YouTrip, EZLINK, TRANSIT LINK);
 - (vi) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans;
 - (vii) UOB\$ transactions;
 - (viii) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
 - (ix) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
 - (x) any payment made with the following Merchant Category Codes (“**MCC**”):



MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
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
7800	Government-Owned Lotteries (US Region only)
7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
7802	Government-Licensed Horse/Dog Racing (US Region only)
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8398	Organizations, Charitable And Social Service
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8651	Organisations, Political
8661	Organizations, Religious
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

(xi) any transactions made with the following transaction descriptions:

EZLINK*	WWW.PLUS500.CO.UK
EZ-LINK*	PAYPAL * BIZCONSULTA
EZ LINK*	PAYPAL * OANDAASIAPA



WWW.MYEZLINK.COM.SG	PAYPAL * CAPITALROYA
FLASHPAY ATU*	SAXO CAP MKTS PTE LTD
FLASHPAYATU*	SKR*SKRILL.COM
MB* MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDAASIAPA	TRANSIT LINK*
OANDA ASIA PAC	TRANSITLINK*
PAYPAL *PLUS500.COM	AXS PAYMENT*
PLUS500	AXSPAYMENT*
PLUS500UK LIMITED	AXS-PAYMENT*
SKR*PLUS500CY LTD	NETS VCASHCARD*
CITY INDEX SINGAPORE	TRANSIT*
YOUTRIP.COM*	SHOPEEPAY
IPAYMY*	RAZERPAY*
WWW.PLUS500.CO.UK/	CARDUP*
RWS-LEVY*	SMOOVE PAY*
SINGPOST-SAM*	PAYPAL * PLUS500
SINGTEL-SINGAPORE*	

- (c) **“Local Card Transactions”** shall mean transactions for the purchase of goods and/or services which are successfully charged to your UOB Card and posted on UOB’s systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore. For the avoidance of doubt, online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.
- (d) **“Overseas Card Transactions”** shall mean transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your UOB Card and posted on UOB’s system, in a foreign currency. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction.
- (e) **“Participating Brands”** is defined in Appendix 2 of these Terms.
- (f) **“UOB”** refers to United Overseas Bank Limited.
- 1.5 UOB reserves the right 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.
- 1.6 All Overseas Card 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 minimum spend requirement for the Gift Promotion and for the purposes of computing the lucky draw chances for the Lucky Draw Promotion.
- 1.7 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 The spend requirements in the Promotions will be determined by the transaction date of the Eligible Transaction(s) charged to your UOB Card(s), provided that such transaction(s) have been posted on UOB’s system within the Spend Period (as defined in Clause 2.1(b) below)



and/or Lucky Draw Promotion 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 the Promotions.

- 1.9 If any Eligible Transaction amount is cancelled or reversed during or after the relevant Promotion Period such that the total amount of Eligible Transactions charged during your applicable Promotion Period falls short of the relevant minimum spend required under the Promotions, you will not be considered to have met the requisite minimum spend in the Promotions. In respect of the Gift Promotion, any Gift (as defined in Clause 3.1 below) awarded to you in such instance will be charged at its retail price to your UOB Card account. In respect of the Lucky Draw Promotion, the Prize (as defined in Clause 4.4 below) awarded to you in such instance shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

2. Eligibility for UOB Christmas Spend And Get Promotion 2023

- 2.1 To participate in the Gift Promotion, you must satisfy all of the following conditions:

- (a) you must successfully register to participate in the Gift Promotion by sending an SMS within Promotion Period A or Promotion Period B in the following format to **77862** using your registered Singapore mobile number with UOB ("**SMS Registration**"): **UOBXMAS<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY** (e.g. UOBXMAS 234A 010188); and
- (b) you must successfully charge a total of at least S\$8,000 in Eligible Transactions to one or more of your UOB Cards from and including the date of your SMS Registration to the end of the Promotion Period corresponding to your SMS Registration in Clause 2.1(a) above (the "**Spend Period**").

For illustration purposes only, if the date of your SMS Registration is 10 November 2023, then your Spend Period shall commence on 10 November 2023 until 4 December 2023 (both dates inclusive).

- 2.2 For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Card will be aggregated with the Eligible Transactions charged by the principal holder of that UOB Card for the purposes of computing any minimum spend requirement under the Gift Promotion.
- 2.3 Only SMS Registrations received by UOB will be considered for the Gift Promotion. Any incomplete or inaccurate SMS Registration will not be considered and consequently be disqualified. For the avoidance of doubt, you are only required to register once to participate in the Gift Promotion. In the event of duplicate registration, the first successful registration will be taken as your SMS Registration date.
- 2.4 You will be automatically enrolled in the Lucky Draw Promotion when you successfully register to participate in the Gift Promotion.
- 2.5 If you had successfully registered within Promotion Period A but failed to meet the condition in Clause 2.1(b) above during your Spend Period, you will be automatically enrolled for Promotion Period B without any further SMS Registration and your Spend Period for Promotion Period B will commence on the commencement date of Promotion Period B.

For illustration purposes only, if the date of your SMS Registration is 10 November 2023, and you failed to meet the condition in Clause 2.1(b) above by 4 December 2023 (i.e. by the end of Promotion Period A), then you will be automatically enrolled to participate in Promotion Period



B without the need for any additional SMS registration. Accordingly, your Spend Period for Promotion B will commence on 5 December 2023 until 1 January 2024 (both dates inclusive).

- 2.6 SMS Registration starts from 0000 hours on 7 November 2023 and ends on 2359 hours on 1 January 2024 (Singapore time). SMS entries received by UOB after 2359 hours on 1 January 2024 will not be eligible for the Gift Promotion and will be considered invalid and void.

3. Gift for UOB Christmas Spend And Get Promotion 2023

- 3.1 If you are among the first 500 participants for Promotion Period A or first 500 participants for Promotion Period B to satisfy all of the conditions in Clause 2.1 above under the Gift Promotion, you shall be eligible to receive one (1) Nintendo Switch OLED with Collector's Edition Case (recommended retail price of S\$549) (the "Gift").
- 3.2 If you are eligible to redeem the Gift under the Gift Promotion, you will be notified via SMS with details on the Gift redemption (the "Notification SMS"). The Notification SMS will be sent to your registered Singapore mobile number with UOB by 29 February 2024 (or such other date as UOB may determine in its sole discretion).
- 3.3 If you are not eligible to receive the Gift under the Gift Promotion, you will not receive any Notification SMS from UOB.
- 3.4 For the avoidance of doubt, UOB will only be able to determine whether a participant is eligible to receive the Gift after the Gift Promotion has ended. Accordingly, prior to 29 February 2024, UOB will not be able to provide the status of a participant's eligibility to receive the Gift.
- 3.5 The Gift must be redeemed during the redemption period and in accordance with the instructions and terms specified in the Notification SMS. UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Gift that is not redeemed by the close of the redemption period will be forfeited.
- 3.6 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Notification SMS are not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Notification SMS.
- 3.7 Gifts are on a first-come-first-served basis, whilst stocks last and are subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 3.8 You are only eligible to redeem one Gift under the Gift Promotion, even if you satisfy all of the conditions in Clause 2.1 above for both Promotion Periods and regardless of the number of your UOB Cards.
- 3.9 The Gift is strictly non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full. No reservation, refund or exchange of the Gift is allowed.
- 3.10 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB without liability to any person.
- 3.11 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 assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is 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 Eligibility for UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023

4.1 If you satisfy the condition in Clause 2.1(a) above and charge at least S\$100 in Eligible Transactions on a per transaction basis to one or more of your UOB Card(s) during the period from and including the date of your SMS registration to the end of the Lucky Draw Promotion Period which falls on 23:59 hours on 31 December 2023 (Singapore Time) (the “**Qualification Period**”), you will be awarded chance(s) to participate in the Lucky Draw Promotion based on the merchant group of the Eligible Transaction charged to your UOB Card(s) during the Qualification Period and determination of the number of chance(s) to be awarded to you will not be subjected to the minimum spend requirement set out in Clause 2.1(b) above:

		GROUP A Spend on Participating Brands	GROUP B Spend with any other merchants
Base chance	Existing Cardmember	Every S\$100 (per Eligible Transaction) = 2 x chances	Every S\$100 (per Eligible Transaction) = 1 x chance
Additional chances	New-to-Card Cardmember ¹	Every S\$100 (per Eligible Transaction) = additional 1 chance	
	UOB Wealth Banking or Privilege Banking Client ²	Every S\$100 (per Eligible Transaction) = additional 1 chance	
	UOB TMRW app Cardmember ³	Every S\$100 (per Eligible Transaction) = additional 1 chance	

¹In order to qualify as a “**New-To-Card Cardmember**”, you must satisfy all of the following conditions:

- (i) you must successfully submit an application for a new UOB Card as a principal cardholder during the Lucky Draw Promotion Period (“**Application**”);
- (ii) your Application must be approved by UOB during the Lucky Draw Promotion Period; and
- (iii) you must not be an existing principal holder of any UOB Card at the time of approval of your Application and you have not cancelled your principal UOB Card(s) six (6) months prior to the commencement of the Lucky Draw Promotion Period.

²In order to qualify as a “**UOB Wealth Banking or Privilege Banking Client**”, you must be either:

- (a) a new or existing UOB Wealth Banking customer during the Lucky Draw Promotion Period, and meet the minimum cash deposit and/or investment balance of S\$100,000 (or its equivalent in foreign currency) as the primary account holder of your UOB Wealth Banking Account as of 31 December 2023; or
- (b) a new or existing UOB Privilege Banking customer during the Lucky Draw Promotion Period, and meet the minimum cash deposit and/or investment balance of S\$350,000 (or its equivalent in foreign currency) as the primary account holder of your UOB Privilege Banking Account as of 31 December 2023.

³In order to qualify as a “**UOB TMRW app Cardmember**”, you must make at least any one of the following transactions (each, a “**TMRW Transaction**”) successfully via UOB TMRW app in



every calendar month after your successful SMS Registration during the Lucky Draw Promotion Period:

- a) minimum S\$10 PayNow transfer;
- b) scan to pay on PayNow, NETSQR or favePay transaction of any amount, performed by scanning the QR Code using the Scan to pay function via UOB TMRW app at any participating merchant's payment terminal;
- c) overseas payment including but not limited to PromptPay, Duitnow and any upcoming overseas payment; or
- d) bill payment transaction of any amount.

For the avoidance of doubt, the above TMRW Transactions can be made at any time of the calendar month of your SMS registration and for the following consecutive months of the entire Lucky Draw Promotion Period.

For illustration purposes only, if the date of your SMS Registration is 7 November 2023 and you made a TMRW Transaction on 12 November 2023, you are considered to have fulfilled the above requirement for November 2023. Please note that you are required to make at least a TMRW Transaction for each of November 2023 and December 2023.

- 4.2 The number of chances that will be awarded to you will be based on the actual dollar amount of each Eligible Transaction charged to your UOB Card(s) during the Qualification Period as set out in Clause 4.1 above, rounded down to the nearest S\$100. The chance(s) will be calculated based on a per transaction basis:

Illustration A

You charge to your UOB Card a spend of S\$50 at a Group A merchant in a single Eligible Transaction and charge to your UOB Card another spend of S\$90 at a Group B merchant for a separate transaction. You will not be awarded any chance to participate in the lucky draw as the minimum S\$100 qualifying spend for chance(s) is calculated on a per transaction basis.

Illustration B

You are an Existing Cardmember. You charge to your UOB Card a spend of S\$100 at a Group A merchant in a single Eligible Transaction and charge to your UOB Card another spend of S\$150 at a Group B merchant for a separate Eligible Transaction. You will be awarded two (2) chances for the Group A spend and one (1) chance for the Group B spend. The total number of chances that will be awarded to you is three (3) chances.

Illustration C

You are a New-to-Card Cardmember. You charge to your new UOB Card a spend of S\$100 at a Group A merchant in a single Eligible Transaction and charge another spend of S\$150 at a Group B merchant for a separate Eligible Transaction. You will be awarded three (3) chances for the Group A spend and two (2) chances for the Group B spend. The total number of chances that will be awarded to you is five (5) chances.

Illustration D

You are a UOB Cardmember and a UOB Wealth Banking or Privilege Banking Client. You charge to your UOB Card a spend of S\$100 at a Group A merchant in a single Eligible Transaction and charge another spend of S\$150 at a Group B merchant for a separate Eligible Transaction. You will be awarded three (3) chances for the Group A spend and two (2) chances for the Group B spend. The total number of chances that will be awarded to you is five (5) chances.

Illustration E

You are simultaneously a New-to-Card Cardmember and a UOB Wealth Banking or Privilege Banking Client. You charge to your new UOB Card a spend of S\$100 at a Group A merchant in a single Eligible Transaction and charge another spend of S\$150 at a Group B merchant for a separate Eligible Transaction. You will be awarded four (4) chances for the Group A spend



and three (3) chances for the Group B spend. The total number of chances that will be awarded to you is seven (7) chances.

Illustration F

You are a UOB TMRW app Cardmember. You charge to your new UOB Card a spend of S\$100 at a Group A merchant in a single Eligible Transaction and charge another spend of S\$150 at a Group B merchant for a separate Eligible Transaction. You will be awarded three (3) chances for the Group A spend and two (2) chances for the Group B spend. The total number of chances that will be awarded to you is five (5) chances.

Illustration G

You are simultaneously a New-to-Card Cardmember; a UOB Wealth Banking or Privilege Banking Client and a UOB TMRW app Cardmember. You charge to your new UOB Card a spend of S\$100 at a Group A merchant in a single Eligible Transaction and charge another spend of S\$150 at a Group B merchant for a separate Eligible Transaction. You will be awarded five (5) chances for the Group A spend and four (4) chances for the Group B spend. The total number of chances that will be awarded to you is nine (9) chances.

- 4.3 The chances awarded set out in Clause 4.1 above will be accumulated throughout the Qualification Period. There is no cap on the total number of chances that you may earn for both categories.
- 4.4 There shall only be one (1) winner ("**Winner**") for the Lucky Draw Promotion. The sole winner shall only be entitled to win one (1) **MINI Cooper SE in Midnight Black Paul Smith Design Pack ("Prize")**. The specifications of the Prize are fixed and any change or update of the Prize is not permitted.
- 4.5 The Prize **includes** the prevailing goods and services tax ("**GST**") in Singapore, **but excludes** certificate of entitlement, road tax, motor insurance, registration fees, number plates, in-vehicle-unit and any other add-on options which shall be borne solely by the Winner. Other than the GST, the Winner shall be responsible to pay the necessary duties, fees, taxies, levies and any other charges as may be imposed by the relevant authorities in Singapore. The Prize will only be transferred to and registered in the name of the Winner. UOB and **Eurokars Group** (as the authorised dealer of the Prize in Singapore) (the "**Dealer**") are not obliged to transfer or register the Prize in the name of any other person. The Prize remains subject to Dealer's and/or the applicable car manufacturer's terms and conditions.
- 4.6 Eligible Transactions successfully charged by a supplementary holder of a UOB Card during the Qualification Period will be counted towards the awarding of lucky draw chance(s) for the principal holder of the UOB Card during the Qualification Period. The lucky draw chance(s) will be awarded in accordance with the mechanism set out under Clauses 4.1 and 4.2 above.
- 4.7 The Prize is supplied by a third party merchant 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 assumes no liability or responsibility for the acts or omissions of the merchant 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 the third party merchant in connection with the use and/or redemption of the Prize.

5 The Draw for UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023

- 5.1 Draw date of the Lucky Draw Promotion will be on 26 February 2024 ("**Draw Date**").
- 5.2 Unless UOB notifies otherwise, the draw will be conducted using a computerised system at 3 PM (local time) on the Draw Date, at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore



310480 (or such other date, time or location as the Bank may determine at its own discretion). The draws will be witnessed by an external public accountant appointed by UOB at its sole discretion.

- 5.3 The full name and partially masked identification number of the Winner will be announced on the UOB's website within seven (7) calendar days from the Draw Date.
- 5.4 The Winner will be contacted by registered post/email ("**Notification Letter**") on the redemption of the Prize within seven (7) calendar days from the Draw Date at the Winner's mailing address/email address in UOB's records. The Notification Letter will set out the collection details of the Prize. It is the responsibility of all participants of the Promotions to provide UOB with their updated mailing addresses/email addresses.
- 5.5 The Prize will only be transferred to the name of the Winner as confirmed by UOB. UOB and the Dealer are both not obliged to transfer the Prize in the name of any other person. The Prize is strictly non-transferable and non-assignable. The Prize is also not exchangeable for cash, credit or kind, in full or in part, and is not replaced if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.
- 5.6 UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 5.7 The Winner consents to UOB disclosing and/or publishing the Winner's name, particulars, picture or photographs in any manner which UOB may deem fit for publicity purposes. The Winner shall cooperate with and participate in such publicity activities organised by UOB in conjunction with the Lucky Draw Promotion without any compensation whatsoever and in such manner as UOB may deem fit. The failure by the Winner to comply with this clause shall result in the Winner's disqualification as a winner to receive the Prize.
- 5.8 The Winner has to redeem the Prize within the stipulated period stated in the Notification Letter (the "**Redemption Period**"). If the Prize remains unclaimed after the stipulated redemption period stated in the Notification Letter, the Prize shall be forfeited.
- 5.9 The Winner who is unable to redeem their Prize in person during the Redemption Period may appoint someone to redeem the Prize on their behalf. In such an event, any information provided to UOB including the personal data of an appointed person for the purposes of redemption can be collected, used and disclosed by/to UOB and/or third parties. The Winner and the appointed person hereby agree to the terms of the UOB Privacy Policy, as may be amended, supplemented and/or substituted from time to time, a copy of which can be found on UOB's website.
- 5.10 The Winner's eligibility to participate in the Lucky Draw Promotion is subject to verification and in the event that the Winner is determined by UOB to be ineligible to participate in the Lucky Draw Promotion, UOB shall have the right to disqualify that Winner without notice. The Winner who has been awarded the Prize shall not be entitled to any compensation, benefits or substitution in any form whatsoever in lieu of the Prize and/or should the Prize be forfeited or reclaimed.
- 5.11 UOB shall have the right to draw reserve winners to replace any Winner drawn who is subsequently disqualified, or unable to collect the Prize during Redemption Period, or, otherwise forfeited the Prize.
- 5.12 For the avoidance of doubt, the Winner's UOB account(s) must be in good standing at all times as determined by UOB in its absolute discretion. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Prize, the Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.





6 General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to the Promotions herein and form an integral part of these Terms.



Appendix 1
General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotions:
 - (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.

2. In addition to the persons listed under Clause 1 above of this Appendix 1, the following persons **shall not be eligible to participate in the Lucky Draw Promotion**:
 - (a) directors, officers or employees/staff of UOB or any of UOB's subsidiaries during the Lucky Draw Promotion Period and their immediate family members; and
 - (b) employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organising, promoting and/or conducting the Lucky Draw Promotion and their immediate family members.

For the avoidance of doubt, the persons listed under this Clause 2 of this Appendix 1 may still participate in the Gift Promotion.

3. 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 Promotions and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by you. 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 the Promotion.

4. 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 and/or the Prize or participation in the Promotions. 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.

5. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotions, including but not limited to the determination of whether you qualify for the Promotions, the number of lucky draw chances to be awarded to you and the selection of the Winner. 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 Promotions.

6. If UOB determines that you are ineligible to participate in the Promotions or to receive the Gift and/or the Prize under the Promotions, UOB may in its sole discretion forfeit the Gift and/or the



Prize, reclaim the Gift and/or the Prize or charge to and debit an amount equal to the value of the Gift and/or 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 Gift and/or the Prize through such means as UOB may determine in its sole discretion.

7. 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 the cardmember failing to be entitled to the Gift and/or the Prize under the Promotions.
8. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with the Promotions (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 Promotions, the Terms shall prevail to the extent that such discrepancy relates to the Promotions.
9. UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotions and/or the Gift and/or the Prize offered which are published in any mass media, marketing or advertising materials.
10. 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 the Promotions and the Gift and the Prize under the Promotions including but not limited to any warranty of quality, merchantability or fitness of the Gift and the Prize.
11. UOB may, at any time and at its discretion terminate the Promotions and/or amend any of the Terms, and all persons shall be bound by such amendments.
12. Unless otherwise stated, the Promotions are not valid with other offers, privileges or promotions.
13. By participating in the Promotions 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 related to the Promotions and to contact you, including by voice call or text message.
14. 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.
15. 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.



Appendix 2

In these Terms and with respect to the Lucky Draw Promotion, “Participating Brands” shall refer to the following:

Retail, Groceries & Marketplaces	<ul style="list-style-type: none"> • 7-Eleven • BAOBAO • Bonpoint • CDG Pocket Shop • Cold Storage • CS Fresh • Club 21 • Comme Des Garcons • CK Calvin Klein • Culina Market Singapore • Dover Street Market • DKNY • Giant • Guardian • Issey Miyake • Jil Sander • Kids 21 • Lee Matthews • Metro • Mulberry • Paul Smith • PLEATS PLEASE / HOMME PLISSE • Sacai • Shopee • Stella McCartney • Supernature • The Shilla Duty Free • Thom Browne
Dining	<ul style="list-style-type: none"> • AT Feast • Candlenut • CHIFA! • CJ GO • COMO Cuisine • Crystal Jade Golden Palace • Crystal Jade Hong Kong Kitchen • Crystal Jade La Mian Xiao Long Bao • Crystal Jade Palace • Crystal Jade Pavilion • Culina Bistro • Dancing Crab • Din Tai Fung • Douraku Sushi • Feng Shui Inn • Glow • Haidilao Hot Pot • Ippoh Tempura Bar by Ginza Ippoh • Lao Beijing • Lingzhi Vegetarian • Ocean Restaurant • Osia Steak and Seafood Grill



	<ul style="list-style-type: none"> • Pangium - Singapore • QIN Restaurant and Bar • Slappy Cakes • Soi Social • Sushi Tei • Syun • table65 • The Dempsey Cookhouse & Bar • Tung Lok Teahouse • Tunglok Seafood • USHIO Sumiyaki & Sake Bar
Flights, Hotels & Attractions	<ul style="list-style-type: none"> • Adventure Cove Waterpark • COMO Cocoa Island, Maldives • COMO Maalifushi, Maldives • COMO Metropolitan, Bangkok • COMO Metropolitan, Singapore • COMO Point Yamu, Phuket • COMO Shambhala – Singapore • COMO Shambhala Estate, Bali • COMO Uma Canggu, Bali • COMO Uma Ubud, Bali • Crockfords Tower, Singapore • Dolphin Island, Singapore • Equarius Hotel, Singapore • Equarius Ocean Suites, Singapore • Equarius TreeTop Lofts, Singapore • Equarius Villa, Singapore • Genting Hotel Jurong • Hard Rock Hotel Singapore • Hotel Michael Singapore • Hotel Ora • S.E.A. Aquarium Singapore • Singapore Airlines • Scoot • Universal Studios Singapore • UOB Travel • Trip.com
Fuel & Telcos	<ul style="list-style-type: none"> • Shell • Singtel