



**Terms And Conditions For
UOB Lady’s International Women’s Day 2026 Promotion
(8 March to 30 April 2026)**

- 1.1. This UOB Lady’s International Women’s Day 2026 Promotion (the “**Promotion**”) is valid from 8 March to 30 April 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 principal holders of a UOB Lady’s Credit Card.
- 1.4. For purposes of these Terms, “**UOB Lady’s Credit Card**” refers to any UOB Lady’s Classic Card, UOB Lady’s Platinum Card, UOB Lady’s World Mastercard, UOB Lady’s Solitaire Card and UOB Lady’s Solitaire Metal Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.5. To participate in this Promotion, you must satisfy all of the following conditions:
 - a) you must successfully register to participate in this Promotion by submitting an online registration on the UOB Lady’s Card, UOB Lady’s Savings Account or UOB Ladies webpage, or via Rewards+ on UOB TMRW, during the Promotion Period (the “**Online Registration**”); and
 - b) from and including the date of your Online Registration till 30 April 2026 (the “**Spend Period**”), you must successfully charge the required spending amount in Eligible Transactions (the “**Qualifying Spend**”) to your UOB Lady’s Credit Card as set out in the table below:

Qualifying Spend	Qualifying Spend with UOB Credit Card	Spend Lady’s	Qualifying Spend with UOB Lady’s Credit Card, and maintain a minimum MAB of S\$10,000 in Account throughout March 2026 and April 2026
S\$150 Local Spend		1x chance	2x chances
S\$150 equivalent in Foreign Spend		2x chances	4x chances

For example, if the date of your Online Registration is 31 March 2026, your Spend Period shall commence on 31 March 2026 and end on 30 April 2026 (both dates inclusive).

- 1.6. For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Lady’s Credit Card during the Spend Period will be counted towards the calculation of the Qualifying Spend for the principal holder of that UOB Lady’s Credit Card during the Spend Period.
- 1.7. Only Online Registrations 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. For the avoidance of doubt, 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.



1.8. Online Registration for the Promotion starts from 0000 hours on 8 March 2026 and ends on 2359 hours on 30 April 2026 (Singapore time). Online Registrations received by UOB after 2359 hours on 30 April 2026 shall not be eligible for the Promotion and shall be considered invalid and void.

1.9. For the purposes of the Promotion:

- a) **“Account”** means a new or existing UOB Lady’s Savings Account which is valid, subsisting and in good standing as determined by the Bank at its absolute discretion.
- b) **“Eligible Transactions”** refer to any retail transactions for the purchase of goods and/or services successfully charged to your UOB Lady’s Credit Card and which are posted on UOB’s systems, which would include the Local Card Transactions and Foreign Currency Card Transactions, but would exclude the Excluded Transactions (as defined below).
- c) **“Excluded Transactions”** refer to:
 - i. any cash advances and bill payments, tax payments, payments to government agencies, payments of insurance premiums, donations;
 - ii. any bill payment transactions to utilities or telecommunication providers;
 - iii. any payment of 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. UOB Lady’s LuxePay Plans
 - ix. any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
 - x. quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
 - xi. amounts approved under the UOB Payment Facility and any associated fees or charges
 - xii. Other financial charges and any other transactions we may exclude from time to time without prior notice.
 - xiii. any transaction classified under one or more of the following Merchant Category Codes (**“MCC”**):

MCC	Description
4900	Utilities
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct Marketing – Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
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
7523	Automobile Parking Lots and Garages
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
8062	Hospitals
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
8299	Schools
8651	Organisations, Political
8661	Organizations, Religious
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
9399	Government Services - Not Elsewhere Classified
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only

xiv. any transaction consisting of/containing the following references:

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*	NORWDS*
AMAZE*	AXS*
BANC DE BINARY*	BANCDEBINARY.COM*
City Index*	CITY INDEX*
TRANSIT*	FLASHPAY*
FlashPay	FlashPay
OANDA*	PAYPAL*
YOUTRIP*	

- c) **“Foreign Currency Card Transactions”** refers to transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your UOB Lady’s Credit Card and posted on UOB’s systems, 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.
- d) **“Local Card Transactions”** refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB Lady’s Credit 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.
- e) **“MAB” or “Monthly Average Balance”** means the summation of each day-end balance in the Account for each calendar month divided by the number of calendar days for that month. For newly opened Account, the MAB in the account opening month is derived based on the summation of each day end balance in the newly opened Account from account opening date divided by the number of calendar days from the account opening date till end of the calendar month.

For illustration purpose only, if the Account is newly opened on 19 April 2026, the MAB will be calculated based on the formula below:

$$MAB = \frac{\text{Sum of day-end balance of the Account between 19 April 2026 and 30 April 2026}}{12 \text{ days}}$$



- 1.10. 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.
- 1.11. All Foreign Currency 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 Qualifying Spend under this Promotion.
- 1.12. 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.
- 1.13. The fulfilment of the spend requirements in this Promotion will be determined by the transaction date of the Eligible Transaction(s) charged to your UOB Lady's Credit Card, provided that such transaction(s) have been successfully posted on UOB's system within the 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.
- 1.14. If any Eligible Transaction amount is cancelled or reversed during or after the relevant 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 UOB Lady's Credit Card account.

2. UOB Lady's International Women's Day Unstoppable Lucky Draw

- 2.1. If you satisfy all of the conditions in Clause 1.5 above, you will automatically be awarded with the applicable number of chance(s) for the UOB Lady's Unstoppable Lucky Draw (the "**Lucky Draw**") based on the Qualifying Spend successfully charged to your UOB Lady's Credit Card as set out in the table in Clause 1.5(b) above. If you also maintain a minimum MAB of S\$10,000 in your Account (which you are designated as the primary holder of the Account) during the period between March 2026 and April 2026, the applicable number of chance(s) awarded to you for the Lucky Draw will double as set out in the table in Clause 1.5(b) above.
- 2.2. The Lucky Draw will be conducted using an electronic system on 29 June 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.
- 2.3. A total of 45 winners (each a "**Winner**" and collectively, the "**Winners**") will be randomly selected during the Lucky Draw. Each Winner will be eligible to receive either 38,000 UNI\$ or S\$500 worth of Sephora Gift Card (each a "**Prize**"). The table below set out the number of Prizes available under the Lucky Draw:

Prize	Number of Prizes available
38,000 UNI\$	5
S\$500 worth of Sephora Gift Card	40



- 2.4. The Winners will be announced on UOB's website at <https://www.uob.com.sg/personal/cards/rewards/ladys-card/index.page> within seven (7) calendar days from the Draw Date. All Winners will also be notified by 6 July 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.
- 2.5. 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.
- 2.6. 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.
- 2.7. 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.
- 2.8. 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.
- 2.9. 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.
- 2.10. For the S\$500 worth of Sephora Gift Card, such 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 such 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 such 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 such 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.
- 2.11. 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.
- 2.12. 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).

2.13 You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event or the collection/redemption of the Prize (if applicable) for the purposes of publication on the UOB's website and social media page(s) and/or such other channel as UOB may determine in its sole discretion.

3. Withdrawals / Closure of Account

3.1. An early account closure fee of S\$30 is payable if your Account is closed within six (6) months from the opening date of the Account.

4. General

4.1. 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.

4.2. 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.

4.3. 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.

4.4. 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.



- 4.5. 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.
- 4.6. 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.
- 4.7. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards, UOB's Terms and Conditions Governing Accounts and Services, Terms and Conditions governing UOB Lady's Savings Account Rewards Program 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.
- 4.8. 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.
- 4.9. 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.
- 4.10. 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.
- 4.11. 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.
- 4.12. 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.
- 4.13. 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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member.



