

**Terms And Conditions For
UOB Lady's Card Year End Festive 2025 Promotion (1 November 2025 to 31 December 2025)**

- 1.1. This UOB Lady's Card Year End Festive 2025 Promotion ("**Promotion**") is valid from 1 November 2025 to 31 December 2025, both dates inclusive ("**Promotion Period**").
- 1.2. By participating in the Promotion, you agree to be bound by the terms and conditions of the Promotion (the "**Terms**").
- 1.3. The Promotion is only open to all principal holders of a UOB Lady's Credit Card. 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 UOB in Singapore.
- 1.4. To participate in the Promotion, you must satisfy all of the following conditions:
 - a. you must successfully register to participate in the Promotion by submitting an online registration on the UOB Lady's Card webpage (the "**Online Registration**"); and
 - b. you must successfully charge a total of at least S\$7,000 in Eligible Transactions ("**Qualifying Spend**") to your UOB Lady's Credit Card from and including the date of your Online Registration till 31 December 2025 (the "**Gift Spend Period**").

For illustration purposes only, if the date of your Online Registration is 21 November 2025, then your Gift Spend Period shall commence on 21 November 2025 and end on 31 December 2025 (both dates inclusive).

- 1.5. For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of your UOB Lady's Credit Card during the Gift Spend Period will be counted towards the calculation of the Qualifying Spend for the principal holder of the UOB Lady's Credit Card during the Gift Spend Period.
- 1.6. Only Online Registrations received by UOB will be considered for the Promotion. Any incomplete or inaccurate Online Registrations will not be considered and consequently will be disqualified. For the avoidance of doubt, you are only required to register once to participate in the 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.
- 1.7. Online Registration for the Promotion starts from 0000 hours on 1 November 2025 and ends on 2359 hours on 31 December 2025 (Singapore time). Online Registrations received by UOB after 2359 hours on 31 December 2025 shall not be eligible for the Promotion and shall be considered invalid and void.
- 1.8. For the purposes of the Promotion:
 - a. "**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).
 - b. "**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*	

- c. **“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.
 - d. **“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.
- 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. 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.
- 1.11. 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.
- 1.12. The fulfilment of the spend requirements in the 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 posted on UOB’s system within the Gift 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 the Promotion.
- 1.13. If any Eligible Transaction amount is cancelled or reversed during or after the relevant Gift Spend Period such that the total amount of Eligible Transactions charged during your applicable Gift Spend Period falls short of the Qualifying Spend, you will not be considered to have met the Qualifying Spend for the Promotion. Any Gift (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. Gift for UOB Lady’s Card Year End Festive Promotion 2025 Promotion

- 2.1 If you are among the first 138 participants to satisfy all of the conditions for the Promotion in Clause 1.4 above, you shall be eligible to receive one (1) pair of Gentle Monster BY-01 sunglasses (worth S\$360) (the **“Gift”**).
- 2.2 If you are eligible to redeem the Gift, you will be notified via SMS or mail or email (the **“Redemption Notice”**). The Redemption Notice will be sent to your Singapore mobile number or your mailing address or email address registered with UOB by 28 February 2026 (or such other date as UOB may determine in its sole discretion).



- 2.3 The Redemption Notice will set out details on the redemption of the Gift. Any redemption of the Gift may be declined if any one of the requirements in the Redemption Notice is not met at the time of the redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice. For the avoidance of doubt, UOB may impose additional terms and conditions for the redemption of the Gift.
- 2.4 The Gift must be redeemed during the redemption period stated in the Redemption Notice and the redemption period will not be extended for any reason whatsoever. If the Gift is not redeemed during the redemption period, the Gift will be forfeited.
- 2.5 If you are not eligible to receive the Gift under this Promotion, you will not receive any notification from UOB.
- 2.6 For the avoidance of doubt, UOB is not obliged to provide the status of a participant's eligibility to receive the Gift.
- 2.7 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.
- 2.8 You are only eligible to redeem one Gift under this Promotion.
- 2.9 The Gift is strictly not transferable, not 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 Gift is allowed.
- 2.10 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. No correspondence or notice will be entertained.
- 2.11 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.
- 2.12 All prices and values of the Gift set out in any advertising, promotional, publicity and other materials, including in these Terms, are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

3. UOB Lady's Year End Festive Grand Draw

- 3.1. If you are eligible to receive the Gift under this Promotion, you will be automatically awarded 1 chance in the UOB Lady's Year End Festive Grand Draw (the "Lucky Draw").
- 3.2. For the avoidance of doubt, if you are eligible to receive 1 Gift under this Promotion and 1 Gift under the UOB Lady's Savings Year End Festive Promotion, you will be awarded a maximum of two (2) lucky draw chances.



- 3.3. The Lucky Draw will be conducted using an electronic system on 27 February 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.
- 3.4. A total of 5 winners (each a "Winner" and collectively, the "Winners") will be randomly selected during the Lucky Draw. Each Winner shall be eligible to win S\$2,000 worth of travel vouchers ("Prize").
- 3.5. The Winners will be announced on UOB's website at <https://www.uob.com.sg/personal/highlights/solutions/for-the-ladies.page> within 7 calendar days from the Draw Date. All Winners will also be notified 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.
- 3.6. If you choose to withdraw from the Promotion and/or if your Participating Deposit (or any part thereof) is released from the earmark placed or withdrawn prior to the expiry of the Earmark Period and/or if your Gift is reversed by us for any reason, 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 Gift and/or 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 Gift and/or the Prize and is entitled to set off against any deposits in any of your accounts with the Bank.
- 3.7. 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.
- 3.8. 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 ("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.
- 3.9. 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.
- 3.10. 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.
- 3.11. 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.
- 3.12. Your Account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your Account 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.



- 3.13. 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).

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 purpose of publication on the UOB website/Facebook/social media page and/or such other channel as UOB may determine in its sole discretion.

4. General

- 4.1. 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, at its sole discretion, without any reason or prior notice at any time.

- 4.2. The Bank 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 or participation in the Promotion. Without limiting the foregoing, the Bank 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 the Bank's online banking services or mobile banking services or third party applications, howsoever caused.

- 4.3. The Bank 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 qualify for the Promotion. The Bank's decisions shall be final, conclusive and binding and no payment or compensation will be given. The Bank 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.

- 4.4. If the Bank determines that you are ineligible to participate in the Promotion or to receive the Gift under the Promotion, the Bank may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with the Bank without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse the Bank, you shall immediately reimburse the Bank for the value of the Gift through such means as the Bank may determine in its sole discretion.

- 4.5. The Bank 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 Gift under the 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 the Bank for the Promotion and the Bank 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 the 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 and any other terms that may be relevant in connection with the 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 the Promotion.
- 4.8. The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion and/or the Gift offered which are published in any mass media, marketing or advertising materials.
- 4.9. To the fullest extent permitted by law, the Bank 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 Promotion and the Gift under the Promotion, including but not limited to any warranty of quality, merchantability or fitness of the Gift.
- 4.10. The Bank 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.
- 4.11. Unless otherwise stated and save for the following promotions, this Promotion is not valid with other offers, privileges or promotions:
 - UOB Lady's Savings Year End Festive Promotion (1 November 2025 to 31 December 2025)
- 4.12. By participating in the Promotion and in addition to any other consent you have already provided to the Bank and any right of the Bank 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 the Promotion and to contact you, including by voice call, text message, or mail.
- 4.13. 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.
- 4.14. 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.