

**Terms And Conditions For
UOB Lady's Festive Promotion – UOB Lady's Card
(20 November 2023 to 19 January 2024)**

1. Promotion

- 1.1. This UOB Lady's Card Year-End Spend and Get Promotion 2023 ("**Promotion**") is valid from 20 November 2023 to 19 January 2024, 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 Solitaire Card and UOB Lady's Solitaire Metal Card issued by UOB in Singapore.
- 1.4. To participate in for the UOB Lady's Festive Promotion 2023, 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\$3,500 in Eligible Transactions (as defined below) ("**Qualifying Spend**") to your UOB Lady's Card from and including the date of your Online Registration by 19 January 2024 (the "**Gift Spend Period**").

For illustration purposes only, if the date of your Online Registration is 21 November 2023, then your Gift Spend Period shall commence on 21 November 2023 and end on 19 January 2024 (both dates inclusive).

- 1.5. For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Lady's Credit Card during the Promotion Period will be counted towards the calculation of the Qualifying Spend for the principal holder of the UOB Lady's Credit Card during the Promotion Period.
- 1.6. Only Online Registrations received by UOB will be considered for the Promotion. Any incomplete or inaccurate Online 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 Promotion. In the event of duplicate registration, the first successful registration will be taken as your Online Registration date.
- 1.7. Online Registration for the Promotion starts from 0000 hours on 20 November 2023 and ends on 2359 hours on 19 January 2024 (Singapore time). Online registrations received by UOB after 2359 hours on 19 January 2024 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 but excluding the Excluded Transactions (as defined below).
 - b. "**Excluded Transactions**" refer to:
 - 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. (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

c. **“Excluded Transactions”** refer to:

AXS*	PLUS500
AMAZE* TRANSIT* (wef 1 Mar 2022)	PLUS500UK LIMITED
CITYINDEX*	Saxo Cap Mkts Pts Ltd
EZ LINK*	SKR*PLUS500CY LTD
EZ-LINK*	SKR*SKRILL.COM
EZLINK*	TRANSIT*
EZLINKS*	WWW.IGMARKETS.COM.SG
FLASHPAY*	WWW.MYEZLINK.COM.SG
NETSFLASHPAY*	WWW.PLUS500.CO.UK
MB * MONEYBOOKERS.COM	IPAYMY* (wef 1 Aug 2022)
OANDA ASIA PAC	RWS-LEVY* (wef 1 Aug 2022)
OANDAASIAPA	SMOOVE PAY* (wef 1 Aug 2022)
PAYPAL * PLUS500	SINGPOST-SAM* (wef 1 Aug 2022)
PAYPAL * PLUS500.COM	CardUp* (wef 1 Aug 2022)
PAYPAL * BIZCONSULTA	RazerPay* (wef 1 Aug 2022)
PAYPAL * OANDAASIAPA	PAYPAL * CAPITALROYA

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. **“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 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.

1.9. 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.

1.10. 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 requirement for the 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 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(s), 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 Promotion Period such that the total amount of Eligible Transactions charged during your applicable Promotion 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 Festive Promotion 2023

- 2.1 If you are among the first 200 participants to satisfy all of the conditions for the Promotion in Clause 1.4 above, you shall be eligible to receive a limited-edition UOB x Curious Creature gift set (worth S\$188) (the "**Gift**"). Each set contains:
 - one (1) collectible silk twilly scarf, exclusively designed by Tiffany Lovage; and
 - two (2) I Am Necklaces from Curious Creatures.

There are four (4) gift sets available and they differ in terms of designs. UOB will assign the gift set based on your preferences indicated on the Participation Form as well as the stock availability for each gift set.

- 2.2 If you are eligible to redeem the Gift, you will be notified via SMS or mail with details on the Gift redemption (the "**Notification Notice**"). The Notification Notice will be sent to your registered Singapore mobile number with UOB or your registered mailing address with UOB by 31 March 2024 (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 the Gift Promotion, you will not receive any notification from UOB.
- 2.6 For the avoidance of doubt, UOB will only be able to determine whether a participant is eligible to receive the Gift after the Promotion has ended and will not be able to provide the status of a participant's eligibility to receive the Gift prior to 31 March 2024.



- 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, regardless of the number of your UOB Lady's Credit Cards.
- 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.

All prices and values of the Gift set out in any advertising, promotional, publicity and other materials 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. 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, at its sole discretion, without any reason or prior notice at any time.
- 3.2. 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.



- 3.3. 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.
- 3.4. 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.
- 3.5. 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 the cardmember failing to be entitled to the Gift under the Promotion.
- 3.6. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by the Bank for the Promotion and the Bank shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. 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.
- 3.7. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, UOB Lady's Credit Cardmember Agreement 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.
- 3.8. 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.
- 3.9. 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.
- 3.10. 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.
- 3.11. Unless otherwise stated and save for the following promotion, the Promotion is not valid with other offers, privileges or promotions:
 - (a) UOB Christmas Spend And Get Promotion
- 3.12. 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.





- 3.13. 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.
- 3.14. 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.

