

## UOB Supplementary Card Acquisition Promotion (1 September – 31 October 2025) Terms and Conditions (“Terms and Conditions”)

### 1. Definitions

#### 1.1. In these Terms and Conditions:

- 1.1.1 “**Eligible Transactions**” refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB Card via online or mobile payment wallets (Apple Pay, Google Pay, Samsung Pay or Fitbit Pay) and posted on UOB’s systems but shall exclude the Excluded Transactions.
- 1.1.2 “**Excluded Transactions**” means bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as GrabPay, ShopeePay, WeChat Pay or Alipay), Instalment Payment Plan, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, UOB\$ transactions, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time.
- 1.1.3 “**UOB**” means United Overseas Bank Limited.
- 1.1.4 “**UOB Card**” refers to any personal Visa, MasterCard, American Express and UnionPay credit 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.

### 2. Eligibility and Promotion Period

- 2.1. This UOB Supplementary Card Acquisition Promotion (**1 September 2025 – 31 October 2025** (the “**Promotion**”) is only valid from **1 September 2025 – 31 October 2025** (both dates inclusive) (the “**Promotion Period**”).
- 2.2. This Promotion is open to any principal holder of a UOB Card (“**Principal Cardholder**”).
- 2.3. To participate in this Promotion, you must satisfy all the following conditions:
  - (i) within the Promotion Period, submit an application for a supplementary holder of your UOB Card (the “**Application**”), whereby the supplementary holder under your Application must not be an existing principal holder or supplementary holder of any UOB Card;
  - (ii) receive UOB’s approval for your Application within the Promotion Period; and
  - (iii) the UOB Card must be issued to your supplementary holder named in your approved Application (the “**Supplementary Holder**”) within the Promotion Period.
- 2.4. Any incomplete or inaccurate Application will not be considered for the Promotion and will be disqualified.

### **3      Cash Credit**

- 3.1 If you are amongst the first 300 Principal Cardholders in each calendar month during the Promotion Period to have satisfied all of the following conditions, you will be eligible to receive S\$20 cash credit (the “**Cash Credit**”):
- (i) all the conditions in Clause 2 above; and
  - (ii) the Supplementary Holder successfully charges a total of at least S\$500 in Eligible Transactions (the “**Minimum Eligible Spend**”) to his/her UOB Card within the first one (1) month from the date of approval of his/her UOB Card pursuant to the Application submitted in connection with this Promotion.
- 3.2 For the avoidance of doubt, retail transactions charged by the Principal Cardholder will not, for the purposes of this Promotion, be considered for the purposes of computing the Minimum Eligible Spend under this Promotion.
- 3.3 For non-Singapore dollar Eligible Transactions charged to the UOB Card, the transaction amount posted by UOB (in Singapore Dollars) in such UOB Card account will be used for the purposes of computing the Minimum Eligible Spend for this Promotion.
- 3.4 You shall only be eligible to receive the Cash Credit once, regardless of how many Applications and/or Supplementary Holders have been approved pursuant to this Promotion.
- 3.5 If you are eligible to receive the Cash Credit, the Cash Credit will be credited to your UOB Card account (being the Principal Cardholder’s account) within four (4) months from the date of approval your UOB Card pursuant to the Application submitted in connection with this Promotion (or such other date as UOB may determine in its sole discretion).
- 3.6 The Cash Credit is neither transferrable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace the Cash Credit with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 3.7 The Cash Credit can only be used to off-set subsequent retail purchases. It cannot be used to offset payments such as annual fees, late payment charges, bank fees or any other outstanding balances.
- 3.8 In the event that you are subsequently discovered to be ineligible or not entitled to participate in the Promotion or to receive the Cash Credit, UOB reserves the right to forfeit/reclaim the Cash Credit and award or dispose of it in such manner as UOB deems fit without any liability. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Cash Credit. Where the Cash Credit has been awarded or utilized, UOB shall be entitled to claim a reimbursement for the total value of the Cash Credit from you.

### **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. 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 rewards under this Promotion or your 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 may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 4.4. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion and whether or not to reject or approve your Application. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 4.5. Without prejudice to any of the other provisions in these Terms and Conditions, if UOB determines that you are ineligible to participate in this Promotion or to receive the rewards under this Promotion, UOB may in its sole discretion forfeit the rewards, reclaim the rewards or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.
- 4.6. The Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 4.7. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Terms and Conditions.
- 4.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 4.9. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 4.10. These Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- 4.11. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.