



## KrisFlyer UOB Credit Card Foreign Currency Spend Promotion ("Promotion") Terms and Conditions

### 1. Eligibility

- 1.1 This Promotion is valid from 29 May 2023 to 28 August 2023, both dates inclusive ("Promotion Period").
- 1.2 This Promotion is open to all principal holders of a KrisFlyer UOB Credit Card that is issued by United Overseas Bank Limited ("UOB" or the "Bank") in Singapore ("Card").
- 1.3 By participating in this Promotion, you agree to be bound by these Terms and Conditions ("Terms and Conditions").

### 2. Promotion Mechanics

- 2.1 To participate in this Promotion, you must fulfill all the following conditions:
  - a) you must be a holder of a Card;
  - b) you must be a Singapore Airlines KrisFlyer member and have successfully linked your KrisFlyer membership account to your Eligible Card;
  - c) you must successfully register to participate in this Promotion by sending an SMS to 77862 using your Singapore mobile number registered with UOB during any of the Qualifying Periods as set out in Clause 2.3 below in the following format (the "SMS Registration"); and

**KFCCFX<space>Last 4 alphanumeric digits of your NRIC or Passport Number**

Example: If your NRIC is S1234567A, you will need to send "KFCCFX 567A" to 77862.

- d) you must successfully charge a total of at least S\$1,500 in Eligible Foreign Currency Spend (as defined below) to your Eligible Card (the "**Minimum Spend**") during the Qualifying Period applicable to your SMS Registration or (where applicable) the subsequent Qualifying Period(s) occurring after the Qualifying Period applicable to your SMS Registration. For illustration purposes only, if your SMS Registration occurs in Qualifying Period 1, you shall be eligible to participate in Qualifying Periods 1, 2 and 3 and you can choose to satisfy the Minimum Spend requirement in Qualifying Periods 1, 2 and/or 3. However, if your SMS Registration occurs in Qualifying Period 3, you shall





only be eligible to participate in Qualifying Period 3 and your Minimum Spend requirement must be satisfied within Qualifying Period 3.

2.2 All SMS Registrations for this Promotion which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent outside of the Promotion Period will be null and void.

2.3 The three (3) Qualifying Periods for this Promotion are as set out in the table below:

Qualifying Period	
1	29 May to 28 June 2023 (both dates inclusive)
2	29 June to 28 July 2023 (both dates inclusive)
3	29 July to 28 August 2023 (both dates inclusive)

2.4 If you satisfy all the requirements under these Terms and Conditions, you shall be eligible to earn up to 25 KrisFlyer miles for every Singapore Five Dollars (S\$5) spend (equivalent to 5 KrisFlyer miles per Singapore dollar) on your Eligible Foreign Currency Spend using your Card. For the avoidance of doubt, the earn rate of up to 25 KrisFlyer miles for every Singapore Five Dollars (S\$5) spend on your Eligible Foreign Currency Spend includes the existing KrisFlyer miles awarded on your Eligible Foreign Currency Spend using your Card.

In summary:

	Existing Award of KrisFlyer Miles		Promotion Bonus
	(A) Base KrisFlyer Miles earned for every S\$5 spent	(B) Accelerated Miles earned upon fulfilment of the Conditions for every S\$5 spent	(C) Bonus KrisFlyer miles earned on Eligible Foreign Currency Spend for every S\$5 spent in this Promotion ("FX Bonus Miles")
All other spend	6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per Singapore Dollar)	-	19 KrisFlyer miles (equivalent to 3.8 KrisFlyer miles per Singapore Dollar)



Dining, Online Shopping, Online Travel and Transport Card Transactions	6 KrisFlyer miles (equivalent to 1.2 KrisFlyer miles per Singapore Dollar)	Additional 9 KrisFlyer miles (equivalent to 1.8 KrisFlyer miles per dollar)	10 KrisFlyer miles (equivalent to 2 KrisFlyer miles per Singapore Dollar)
Singapore Airlines Group Related Card Transactions	15 KrisFlyer miles (equivalent to 3 KrisFlyer miles per Singapore Dollar)	-	10 KrisFlyer miles (equivalent to 2 KrisFlyer miles per Singapore Dollar)
Kris+ Card Transactions	15 KrisFlyer miles (equivalent to 3 KrisFlyer miles per Singapore Dollar)	-	10 KrisFlyer miles (equivalent to 2 KrisFlyer miles per Singapore Dollar)

Note: For Columns (A) to (B) in table above, please refer to the [Terms and Conditions Governing KrisFlyer UOB Credit Card](#) for more details.

2.5 The maximum FX Bonus Miles that you may earn for each Qualifying Period is capped at 7,600 KrisFlyer miles.

2.6 For the purposes of this Promotion:

(a) **“Eligible Foreign Currency Spend”** refers to refers to retail point-of-sale and/or online transactions for the purchase of goods and/or in services and processed by the respective merchants/acquirers in a foreign currency and which are successfully charged to your Card in a foreign currency (i.e. not in Singapore dollars) and posted on UOB’s system, but shall exclude the Excluded Transactions (as defined below).

For the avoidance of doubt, transactions which are charged or effected in Singapore dollars at the time of the transaction will not constitute an Eligible Foreign Currency Spend. All Eligible Foreign Currency Spend 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 your FX Bonus Miles eligibility under this Promotion.

(b) **“Excluded Transactions”** shall mean: -

i. transactions in dynamic currency conversion (Singapore dollar transactions processed outside Singapore);



- ii. any transaction that was unposted, subsequently cancelled, voided, disputed, or reversed for any reason; and/or
- iii. the excluded transactions which are listed in the Exclusion section in the prevailing Terms and Conditions Governing KrisFlyer UOB Credit Card for KrisFlyer UOB Credit Cardmembers (available at [www.uob.com.sg/KrisFlyerUOB/Credit](http://www.uob.com.sg/KrisFlyerUOB/Credit)).

2.7 For the avoidance of doubt:

- (a) UOB reserves the right at any time to amend or vary the Eligible Foreign Currency Spend and the list of Excluded Transactions in its sole discretion and without, prior notice or giving any reasons.
- (b) Eligible Foreign Currency Spend incurred by the supplementary holder of your Card under this Promotion shall accrue to your Card for the purposes of this Promotion.
- (c) MCCs are assigned to a merchant/business by the merchant's acquiring bank. UOB as the issuing bank of the Card does not determine the merchant's MCC. Please note that 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.
- (d) The Minimum Spend requirement in this Promotion will be determined based on transaction date of the Eligible Foreign Currency Spend charged to your Card, provided that such transaction has been posted on UOB's system within the applicable Qualifying 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.

2.8 If you are eligible to earn the FX Bonus Miles, the FX Bonus Miles will be credited to your KrisFlyer membership account that is successfully linked to your Card by the dates set out below (or such other date as may be determined by UOB in its sole discretion). No advance crediting of any KrisFlyer Miles will be entertained.



Qualifying Spend Period (inclusive of both dates indicated in each period)	FX Bonus Miles will be credited by	Reflected in your KrisFlyer membership account by*
29 May to 28 June 2023	31 August 2023	10 September 2023
29 June to 28 July 2023	30 September 2023	10 October 2023
29 July to 28 August 2023	31 October 2023	10 November 2023

\*The dates are indicative of when it is likely to be reflected in your KrisFlyer membership account as updates are dependent on Singapore Airlines, a third party beyond the control of UOB.

- 2.9 Once the KrisFlyer miles are credited into your KrisFlyer membership account, it is governed by the terms and conditions of the KrisFlyer programme. Redemption and use of the KrisFlyer miles through the KrisFlyer programme are governed by the terms and conditions of the KrisFlyer programme, which you shall be solely responsible for complying with.
- 2.10 KrisFlyer miles earned cannot be:
- (i) converted to or exchanged for cash;
  - (ii) transferred or paid to any person in any manner whatsoever; or
  - (iii) used to settle or pay any other liability of any person whatsoever.

### 3. General

- 3.1 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 3.2 No UNI\$ will be awarded for all transactions made with the Card. For spend at UOB\$ merchants, the Card will only earn UOB\$ but not KrisFlyer miles.
- 3.3 These Terms supplement, are to be read together with and form an integral part of the UOB Cardmembers Agreement and the Terms and Conditions Governing KrisFlyer UOB





Credit Card for KrisFlyer UOB Credit Cardmembers (available at [www.uob.com.sg/KrisFlyerUOB/Credit](http://www.uob.com.sg/KrisFlyerUOB/Credit)) and other terms and conditions 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.

- 3.4 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of these Terms and Conditions without assuming any liability to any person.
- 3.5 We reserve the right to reject any request for KrisFlyer miles adjustment in its sole and absolute discretion without assigning any reason therefor and is not obliged to enter into any correspondence with you concerning such adjustments.
- 3.6 Adjustments will be made to the KrisFlyer miles if there is any unposted, voided, cancelled, disputed and/or reversed transaction including those arising from returned goods or services, billing disputes, or any other reason at our sole and absolute discretion.
- 3.7 Should your spending be deemed to be for commercial and/or non-personal purposes, we reserve the right to refuse to award any KrisFlyer miles for such transactions. We reserve the right to cancel and void or clawback any KrisFlyer miles awarded at any time if we deem that such KrisFlyer miles was not earned from qualifying spend and you shall not be entitled to any compensation or payment whatsoever.
- 3.8 To earn and receive KrisFlyer miles, your Card must be valid, subsisting and in good standing at all times as determined by us and cannot be cancelled/closed for any reason. In the event that your Card is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before any KrisFlyer miles is credited to your KrisFlyer membership account, such KrisFlyer miles earned shall be forfeited and you shall not be entitled to any compensation or payment whatsoever. We are not responsible for any loss or damage if KrisFlyer miles are not credited or available for use, and you are responsible for ensuring that your KrisFlyer membership account is able to be credited with KrisFlyer miles.
- 3.9 Participation in the KrisFlyer programme is subject to the terms and conditions of the KrisFlyer programme. If SIA discontinues, or makes and changes to the KrisFlyer





programme, we will not be responsible for the impact this may have on the KrisFlyer miles earned under these Terms and Conditions.

- 3.10 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 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.
- 3.11 We are not an agent of the KrisFlyer programme, Singapore Airlines and Scoot or any merchant and as such, any dispute about the quality or service standard of the goods and services offered by KrisFlyer programme, Singapore Airlines and Scoot or any merchant must be resolved directly with them respectively. We assume no liability or responsibility in any manner whatsoever for the acts or defaults of the KrisFlyer programme, Singapore Airlines and Scoot or any merchant or defects in the goods and services offered by them, or for any injuries, loss damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered by the KrisFlyer programme, Singapore Airlines and Scoot or any merchant.
- 3.12 Our decision on all matters relating to your Card and on all matters pertaining to the rebate, award or use of any or all of the benefits and privileges stated herein shall be final, conclusive and binding on you. We reserve the right at any time, and from time to time in our discretion to withdraw, cancel or vary the rebate, award, benefits and privileges conferred by the use of the Card and/or KrisFlyer UOB Account without having to disclose any reason therefor, and you shall not be entitled to any payment or compensation whatsoever.
- 3.13 Without prejudice to any other provisions in these Terms and Conditions as well as the Other Terms, you hereby expressly authorise us to use and disclose to Singapore Airlines and its subsidiaries all such information relating to your Card for purposes of the crediting of KrisFlyer miles, including but not limited to your KrisFlyer membership account number, research and marketing.
- 3.14 This Promotion is not valid with other offers, privileges or promotions unless otherwise expressly stated herein.





- 3.15 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.
- 3.16 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.
- 3.17 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.

