



TERMS AND CONDITIONS FOR UOB x RAZER PROMOTION

1. This UOB x Razer Promotion (the “**Promotion**”) is valid from 1 July 2024 to 31 December 2024 (both dates inclusive) (the “**Promotion Period**”).
2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

Razer Cashback Reward Promotion

3. To participate in the **Razer Cashback Reward** Promotion, you must satisfy the following conditions: -
 - (a) you must successfully apply for any one of the following debit cards issued by United Overseas Bank Limited (“**UOB**”) in Singapore (the “**One Debit Card**”) during the Promotion Period (the “**Application**”);
 - (i) UOB One Debit Mastercard; or
 - (ii) UOB One Debit Visa Card;

OR

 - (b) you must be an existing UOB One Debit cardmember;

AND

 - (c) you must successfully charge at least S\$500 worth of Eligible Transactions to your One Debit Card in any calendar month during the Promotion Period.

Razer Gift Promotion

4. To participate in the Razer Gift Promotion, you must satisfy all of the following conditions:
 - (a) you must not be an existing holder of a UOB current account or savings account or be an existing principal holder of any credit card issued by UOB in Singapore at the time of submitting your new Account application pursuant to Clause 4(b) below and you must not have held and/or closed any UOB current account or savings account and/or cancelled your principal UOB credit card(s) in the 12-month period prior to the commencement of the Promotion Period;
 - (b) you must successfully submit an application for a new Account online (whether via UOB’s official website, UOB Personal Internet Banking or UOB TMRW) as the primary accountholder of that new Account during the Promotion Period;
 - (c) your new Account application submitted pursuant to Clause 4(b) above must be approved within the Promotion Period.
5. 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.
6. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
7. For the purposes of this Promotion:
- (a) **“Account”** means a UOB Stash Account, UOB Uniplus Account, or UOB One Account which is in good standing at all times as determined by UOB at its sole discretion.
- (b) **“Eligible Transactions”** shall refer to all retail transactions successfully charged and posted to your One Debit Card, but excluding the Excluded Transactions (as defined below).
- (c) **“Excluded Transactions”** shall refer to:
- (i) any instalment payment plans;
 - (ii) any charges and fees imposed by UOB;
 - (iii) fund transfers to or from a debit/credit card account;
 - (iv) unposted/voided/disputed/reversed transactions;
 - (v) any payment made with the following Merchant Category Code (**“MCC”**);

Merchant Description Code (MCC)	Description
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
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
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
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	Government Services—not elsewhere classified

(vi) any transactions made with the following transaction descriptions:

- AXS*
- AMAZE* (WEF 1 OCT 2024)
- AMAZE* TRANSIT*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- RWS-LEVY*
- SINGPOST - SAM*
- RAZERPAY*
- RAZER MERCHANT SERVICE
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- SAXO CAP MKTS PTS LTD
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY*
- SMOOVE PAY*
- CARDUP*
- NORWDS* (WEF 21 JUL 2024)
- RAZER RAZER
- RAZER MERCHANT SERVICES

8. For the avoidance of doubt:

- (a) 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.
- (b) 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.
- (c) Transactions charged to the One Debit Card in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange.

Razer Cashback Reward

9. If you satisfy all of the conditions in Clause 3 above, you shall be eligible to receive the Razer cashback reward set out in the table below (the "Razer Cashback Reward").

Razer Cashback Reward	
UOB One Debit Mastercard UOB One Debit Visa Card	<ul style="list-style-type: none"> • 5% cashback on RazerGold (https://gold.razer.com) and RazerStore (RazerStore Singapore - Razer SEA HQ 1 one-north Crescent, Singapore 138538 and RazerStore Funan - Funan 107 North Bridge Rd, #01-10 Funan, Singapore 179105) transactions

10. The Razer Cashback Reward is capped at a maximum total cashback of S\$20 per calendar month.

11. If you are eligible to receive the Razer Cashback Reward, the Razer Cashback Reward will be directly credited into your One Debit Card account based on your Spending Period by the corresponding Razer Cashback Reward Crediting Period as shown in the table below (or such other date may be determined by UOB in its sole discretion):

Spending Period	Razer Cashback Reward Crediting Period
1 July 2024 – 31 July 2024	By 9 August 2024

1 August 2024 – 31 August 2024	By 10 September 2024
1 September 2024 – 30 September 2024	By 8 October 2024
1 October 2024 – 31 October 2024	By 7 November 2024
1 November – 30 November 2024	By 9 December 2024
1 December – 31 December 2024	By 7 January 2025

12. The Razer Cashback Reward is non-transferable, non-assignable and not exchangeable for cash, reward points, credit, goods and/or services or privileges whatsoever in full or in part.
13. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof or being liable to any person, replace or substitute the Razer Cashback Reward with any other gift of equivalent or similar value selected by UOB.
14. Your One Debit Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your One Debit Card account is delinquent, voluntarily or involuntarily closed, cancelled, terminated or suspended for any reason whatsoever before the Razer Cashback Reward is credited into your One Debit Card account, the Razer Cashback Reward shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

Gift

15. If you satisfy all of the conditions in Clause 3 above, you shall be eligible to receive a one-time S\$20 Razer Gold PIN (the "Gift").
16. You are only entitled to redeem one (1) Gift once under this Promotion, regardless of the number of UOB Accounts applied for under this Promotion.
17. The Gift is on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
18. The Gift is strictly non-transferable and non-assignable. The Gift is 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.
19. UOB may substitute any Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
20. If you are eligible to receive the Gift, it will be supplied in the form of codes and will be sent by SMS to your mobile number based on the below schedule:

Account Approved Period	Gift Code SMS Period
1 July 2024 – 31 July 2024	By 26 August 2024
1 August 2024 – 31 August 2024	By 23 September 2024
1 September 2024 – 30 September 2024	By 25 October 2024
1 October 2024 – 31 October 2024	By 30 November 2024
1 November – 30 November 2024	By 31 December 2024
1 December – 31 December 2024	By 31 January 2025

21. The Gift will have a 36 months validity from date of issue. Strictly no extension of the validity period will be entertained. If the Gift is not redeemed by the expiry date, it will be forfeited. The Gift is valid for use only on the Razer Gold platform and in Singapore only. Usage requires a verified Razer Gold account and internet access. The Gift is non-refundable and not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if stolen, lost, destroyed or damaged or used without permission or for any loss arising from incorrect use.

The Gift is supplied by third party merchants and UOB is not an agent of the merchants and/or suppliers of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift. Any dispute regarding

the use and/or redemption of any products and/or services provided by third party merchants in connection with the use and/or redemption of Gift is to be resolved directly with the relevant merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the relevant merchant and/or supplier. The use and/or redemption of the Gift is subject to the third party merchants' terms and conditions including but not limited to Razer Gold's Terms of Service and Privacy Policy at gold.razer.com.

General

22. 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 any reward under this Promotion 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.
23. 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. 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.
24. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward 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.
25. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement and UOB Terms and Conditions Governing Accounts and Services 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 the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
26. 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 the Promotion and UOB 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 this Promotion.
27. UOB 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.
28. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
29. 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.
30. 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.
31. 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.