

Terms & Conditions for S\$60 worth of DFI Retail Group Cash Vouchers with UOB One Credit Card 'Scan & Redeem' Approval Promotion

1. Promotion

- 1.1. This S\$60 worth of DFI Retail Group Cash Vouchers with UOB One Credit Card 'Scan & Redeem' Approval Promotion (the "**Promotion**") is only valid from 26 December 2023 to 30 April 2024, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to individuals who are not an existing holder of a credit card issued by United Overseas Bank ("**UOB**") in Singapore.
- 1.4. For this Promotion, you are eligible to receive a set of DFI Retail Group Cash Vouchers worth a total of S\$60 (the "**Voucher Set**") if you satisfy all of the following conditions:
 - (a) you must duly complete and successfully submit your application for a new UOB One Credit Card as a principal cardholder during the Promotion Period via 'Scan & Redeem' with MyInfo by following the application instructions on the advertisement for this Promotion at any one of the retail outlets, web portals, electronic or direct mailers and/or social media platforms of DFI Retail Group ("**Application**");
 - (b) you must not be an existing principal cardholder of any credit card issued by UOB in Singapore at the time when your Application is approved and you must not have cancelled any UOB credit card as a principal cardholder within the six (6) months' period prior to the approval date of your Application;
 - (c) your Application must be approved by UOB within Promotion Period; and
 - (d) you must activate your new UOB One Credit Card issued pursuant to your Application approved by UOB under this Promotion and successfully charge at least S\$300 worth of Eligible Transactions (as defined below) to your new UOB One Credit Card within thirty (30) days from the approval date of your Application (the "**Minimum Spend**").
- 1.5. UOB has the right at its discretion to approve or decline any Application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any person.
- 1.6. For the purposes of this Promotion:
 - (a) "**Eligible Transactions**" shall mean any retail transactions for the purchase of goods and/or services successfully charged to your new UOB One Credit Card and which are posted on UOB's systems but excluding the Excluded Transactions (as defined below).
 - (b) "**Excluded Transactions**" shall mean:
 - (i) cash advances;
 - (ii) balance and/or fund transfers;
 - (iii) NETS and NETS-related transactions;
 - (iv) monthly instalments under 0% Instalment Payment Plan and SmartPay;
 - (v) any transactions at UOB\$ merchants where UOB\$ are issued (previously known as SMART\$);
 - (vi) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by UOB;

- (vii) any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
- (viii) any transaction made with the following Merchant Category Codes ("MCC"):

MCC	Description
4829	Wire Transfer / Remittance
4900	Utilities (with effect from 1 August 2022)
5199	Nondurable Goods
5960	Direct Marketing – Insurance Services
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	Religious Organizations
8651	Political Organizations
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only
9399	Government Services – not elsewhere classified

- (ix) any top-ups or payment of funds to payment service providers or prepaid accounts;
- (x) any transaction consisting of/containing the following references:

AXS*	Saxo Cap Mkts Pts Ltd
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CITYINDEX*	SKR*PLUS500CY LTD
EZ LINK*	SKR*SKRILL.COM
EZ-LINK *	TRANSIT*
EZLINK*	WWW.IGMARKETS.COM.SG
EZLINKS*	WWW.MYEZLINK.COM.SG
FLASHPAY*	WWW.PLUS500.CO.UK
NETSFLASHPAY*	SP Digital* (w.e.f 17 Jun 2021)
MB * MONEYBOOKERS.COM	SP Services* (w.e.f 17 Jun 2021)
OANDA ASIA PAC	AMAZE* TRANSIT* (w.e.f 1 Mar 2022)
OANDAASIAPA	IPAYMY* (w.e.f 1 Aug 2022)
PAYPAL * OANDAASIAPA	RWS-LEVY* (w.e.f 1 Aug 2022)
PLUS500	SMOOVE PAY* (w.e.f 1 Aug 2022)
PLUS500UK LIMITED	SINGPOST-SAM* (w.e.f 1 Aug 2022)
PAYPAL* PLUS500	RazerPay* (w.e.f 1 Aug 2022)
PAYPAL* PLUS500.COM	
PAYPAL * CAPITALROYA	
• PAYPAL * BIZCONSULTA	

- (xi) any other transactions which the Bank may exclude from time to time without prior notice to you.

1.7. 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.

1.8. For the avoidance of doubt:

- If you submit an application for a UOB One Credit Card via any channel other than following the application instructions in the advertisement at any one of the retail outlets, web portals, electronic or direct mailers and/or social media platforms of DFI Retail Group for this Promotion, you shall not be eligible to participate in this Promotion.
- For the purposes of calculating the Minimum Spend, the Eligible Transactions charged by a supplementary holder (if any) of your new UOB One Credit Card cannot be aggregated with the Eligible Transactions charged by you as principal holder of the new UOB One Credit Card.
- All overseas 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 Minimum Spend under this Promotion.
- 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.

2. Voucher Set

- If you satisfy all of the conditions in Clause 1.4 above, you are eligible to receive one (1) Voucher Set.
- You are only entitled to receive a maximum of one (1) Voucher Set under this Promotion.
- If you are eligible to receive the Voucher Set, the Voucher Set will be mailed to your Singapore mailing address in UOB's records via registered post within three (3) months from your card approval date (or such other date as UOB may determine in its sole discretion).

- 2.4. The Voucher Set will be issued as a set of six (6) individual vouchers denominated in S\$10 each (or such other denomination as UOB may determine in its sole discretion). The Voucher Set is issued by DFI Retail Group (the “**Merchant**”), to be used at participating brands / stores in Singapore under the Merchant. You are required to follow the instructions set out on each voucher in order to redeem and utilise the voucher. UOB shall not be responsible or liable in any way to any person arising from your inability to redeem and/or utilise the same.
- 2.5. Strictly no extension of the validity period stated for each voucher is allowed. If you do not redeem your vouchers by the applicable expiry dates, the respective vouchers will be forfeited.
- 2.6. Each voucher must be presented in its physical form at the time of redemption / utilisation and can only be used once to offset your bill at participating brands / stores of the Merchant in Singapore. Use of each voucher remains subject to any terms and conditions as may be imposed by the Merchant in its sole discretion.
- 2.7. Participating brands / stores in Singapore under the Merchant shall be entitled to decline the redemption of a voucher if (in their opinion) the voucher appears to be a counterfeit or altered, defaced, damaged, or tampered with (as applicable).
- 2.8. Voucher Sets are issued 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 Voucher Sets.
- 2.9. The Voucher Set is not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Voucher Set is allowed.
- 2.10. UOB may substitute the Voucher Set with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.11. The Voucher Sets are supplied by third party merchants and UOB is not an agent of the merchants and/or suppliers of the Voucher Sets. 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 vouchers in the Voucher Sets 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 vouchers in the Voucher Sets. 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 the vouchers in the Voucher Sets 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.
- (a) For the avoidance of doubt, your UOB One Credit Card opened under this Promotion must be in good standing as determined by UOB in its absolute discretion. In the event that your UOB One Credit Card is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Voucher Set, the Voucher Set shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

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. 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 any third party applications, howsoever caused.
- 3.3. Sending and receiving the Voucher Set is dependent on Singapore Post, an independent postage 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 Voucher Set sent and/or received.
- 3.4. 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. 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.
- 3.5. 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.
- 3.6. The Terms 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 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.
- 3.7. 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.
- 3.8. Save for the "S\$10 GrabFood Voucher with UOB One Credit Card 'Scan & Redeem' Submission Promotion", this Promotion is not valid with other offers, privileges or promotions.
- 3.9. 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.
- 3.10. 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.
- 3.11. 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.