

Terms & Conditions for S\$100 worth of DFI Retail Group Cash Vouchers with UOB Credit Cards 'Scan & Redeem' Approval Promotion

1. Promotion

- 1.1. This S\$100 worth of DFI Retail Group Cash Vouchers with UOB Credit Cards 'Scan & Redeem' Approval Promotion (the "**Promotion**") is only valid from 1 May 2024 to 30 November 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\$100 (the "**Voucher Set**") if you satisfy all the following conditions:
 - (a) you must duly complete and successfully submit an application for a minimum of two (2) new UOB credit cards, with one such new UOB credit card must be a UOB One Credit Card, (collectively, the "**New UOB Cards**") and each, a "**New UOB 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 Cards 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 one of your New UOB Cards within thirty (30) days from the approval date of your Application (the "**Minimum Spend**"). For the avoidance of doubt, the amounts charged to each of your New UOB Cards will not be aggregated together for the purposes of calculating 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 Card and which are posted on UOB's systems but excluding the Excluded Transactions (as defined below).
 - (b) "**Excluded Transactions**" shall mean:
 - (i) any transactions made with the following transaction descriptions / references: -
 - AMAZE
 - AMAZE TRANSIT
 - AXS
 - CITYINDEX
 - EZ LINK (IMAGINE CARD)
 - EZ-LINK EZ-RELOAD (ATU)
 - EZ LINK PTE LTD (FEVO)

EZ LINK TRANSPORT
 EZ LINK
 EZ-LINK
 EZLINK
 EZLINKS
 FLASHPAY
 FLASHPAY ATU
 IPAYMY
 MB MONEYBOOKERS.COM
 NETSFLASHPAY
 OANDAASIAPA
 OANDA ASIA PAC
 PAYPAL BIZCONSULTA
 PAYPAL CAPITALROYA
 PAYPAL OANDAASIAPA
 PAYPAL PLUS500
 PAYPAL PLUS500.COM
 PLUS500
 PLUS500UK LIMITED
 SAXO CAP MKTS PTS LTD
 SKR SKRILL.COM
 SKRPLUS500CY LTD
 SMOOVE PAY
 TRANSIT
 RWS-LEVY
 SINGPOST-SAM
 SMOOVE PAY
 SP DIGITAL
 SP SERVICES
 RAZERPAY
 NOREWARDS
 NORWDS
 WWW.IGMARKETS.COM.SG
 WWW.MYEZLINK.COM.SG
 WWW.PLUS500.COM/EN

- (ii) any transactions classified under one or more of the following Merchant Category Codes ("MCC"):

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
4900	Utilities
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct Marketing – Combination Catalog and Retail Merchants
5993	Cigar Store 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
6399	Insurance

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
8651	Organisations, Political
8661	Organizations, Religious
8699	Membership Organizations (Not Elsewhere Classified)
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	Intra-Government Purchases—Government Only

- (iii) any AXS payments;
- (iv) any transactions at UOB\$ merchants where UOB\$ are issued;
- (v) any transactions made at Shell Service Stations & SPC Service Stations;
- (vi) any top-ups or payment of funds to payment service providers or prepaid accounts;
- (vii) any payment of fees, interest and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- (viii) annual or monthly fees or charges) imposed by the Bank;
- (ix) any cash advances and withdrawals;
- (x) any transactions relating to any amounts approved under the UOB Payment Facility and any associated fees or charges;
- (xi) any Grab mobile wallet top-up transactions (where applicable);
- (xii) any Shopee Pay wallet top-up transactions (where applicable);
- (xiii) payments under 0% Instalment Payment Plan, SmartPay or UOB Lady's LuxePay Plan;

- (xiv) NETS and NETS-related transactions;
- (xv) balance and/or funds transfers to or from the Card Account (where applicable);
- (xvi) credit card transactions that are subsequently cancelled, voided, refunded or reversed for any reason; and
- (xvii) any transactions that UOB may exclude from time to time without prior notice.

1.7. For the avoidance of doubt:

- (a) If you submit an application for the New UOB Cards via any channel other than that prescribed in the Advertisement or as required under this Promotion or do not comply with the instructions for submission of your Application as set out in the Advertisement or as required under this Promotion, you shall not be eligible to participate in this Promotion.
- (b) Any transactions charged by supplementary holder(s) (if any) of your New UOB Card will not constitute Eligible Transactions for the purposes of this Promotion.
- (c) 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.
- (d) 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

- 2.1. If you satisfy all of the conditions in Clause 1.4 above, you are eligible to receive one (1) Voucher Set which will consist of ten (10) vouchers in S\$10 denomination each (or such other quantity and/or denomination as may be determined by UOB in its sole discretion), issued by DFI Retail Group (the "**Voucher Merchant**").
- 2.2. 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 may be determined by UOB from time to time).
- 2.3. You are only entitled to receive one (1) Voucher Set under this Promotion, regardless of the number of new UOB Cards held by you or the number of Applications submitted by you.
- 2.4. The Voucher Set is to be used and/or applied towards various participating brands / stores in Singapore under the Voucher 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 in 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 the relevant participating brand / store of the Voucher Merchant in Singapore for that voucher. Use of each voucher remains subject to any terms and conditions as may be imposed by the Voucher Merchant in its sole discretion. Payment of any balance after utilising a voucher must be paid with a valid UOB credit card issued in Singapore. The vouchers are not valid in conjunction with other discounts, promotions or vouchers, unless otherwise stated.

- 2.7. The relevant participating brand / store in Singapore under the Voucher Merchant shall be entitled to decline the redemption of a voucher if (in its opinion) the voucher appears to be a counterfeit or altered, defaced, damaged, or tampered with (as applicable).
- 2.8. Voucher Sets are 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 Set.
- 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 Set 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 on 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.
- 2.12. For the avoidance of doubt, your New UOB Card account(s) opened under this Promotion must be in good standing as determined by UOB in its absolute discretion. In the event that your New UOB Card account(s) 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 Vouchers 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 Vouchers 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. Unless otherwise stated, 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.