



Terms and Conditions governing UNI\$ Redemption for United Overseas Bank Limited ("UOB") Experience

Eligibility

1. These Terms & Conditions ("**Terms**") govern the redemption of UNI\$ ("**Redemption**") for "An Evening with Mi - A one-night only private session in Singapore, only for UOB Customers" held on **6 September 2026**. ("**Experience**").
2. The Redemption is open only to UOB Cardmembers with eligible UOB Credit Cards issued in Singapore, whose accounts are in good standing both at the time of Redemption and at the time of the Experience ("**Cardmembers**"). The following eligible UOB Credit Cards include:
 - UOB Credit Cards:
 - UOB Reserve Card
 - UOB Visa Infinite Metal Card
 - UOB Visa Infinite Card
 - UOB Privilege Banking Card
 - UOB PRVI Miles Mastercard
 - UOB PRVI Miles Visa Card
 - UOB Preferred Visa Card
 - UOB Visa Signature Card
 - UOB Lady's Solitaire Metal Card
 - UOB Lady's Solitaire Card
 - UOB Lady's World Mastercard
 - UOB Lady's Platinum Card
 - UOB Lady's Classic Card
 - UOB One Credit Card*
 - UOB EVOL Card*
 - Lazada-UOB Card*
 - Singtel-UOB Card*
 - UOB Empire World Business Mastercard
 - UOB Zuellig Pharma Infinite Business Card

****Note:** These are cashback cards. UNI\$ can only be earned via UOB Payment Facility (uob.com.sg/pa).*

3. Redemptions for the Experience are subject to availability and are allocated on a first-come, first-served basis. No substitutions, exchanges, postponements, amendments or refunds will be permitted.

4. The Redemption is not transferable and may not be sold, transferred, assigned, exchanged, re-marketed or otherwise commercialised. In the event that a Cardmember sells or attempts to sell, commercialises, interferes with, attempts to game, or otherwise abuses any aspect of the Redemption or the Experience, or fails to comply with any of these Terms, UOB reserves the right, at its sole discretion, to forfeit or cancel the tickets and/or deny entry to the Experience at any time and without prior notice. In such cases, no refund, replacement, or compensation will be provided, including reinstatement of any redeemed UNI\$.
5. Tickets are available for Redemption for the Experience within the first half of August 2026. More details on ticket redemption dates and timeslots will be shared on go.uob.com/AnEveningwithMi as well as @UOBgroup on Instagram or UOB Singapore Facebook.

Experience-Specific Conditions

6. Admission to the Experience is at all times subject to the terms and conditions of CK Star and venue operator. Failure to comply with CK Star's or venue operator's terms and conditions may result in refusal of admission or request to leave the venue without any refund. Each of UOB, CK Star and the venue operator reserves the right to refuse admission or remove any participant for disorderly, unsafe or inappropriate conduct without refund or compensation.
7. Recording devices may be restricted. UOB does not guarantee set lists, programme content or performance quality. Creative output remains the intellectual property of the artist/producer.
8. All costs and expenses associated with attendance at the Experience, including but not limited to transportation, flights, accommodation, meals, visas, travel insurance, medical expenses, personal expenses and any other incidental costs, shall be borne solely and entirely by the Cardmember and their guest(s). UOB shall not be responsible or liable for any such costs or expenses under any circumstances, including where the Cardmember or guest(s) are unable to attend, are denied entry, or the Experience is altered, postponed or cancelled.
9. Where travel is required, Cardmembers are solely responsible for ensuring that they and their guest(s) possess valid passports, visas, entry permits, vaccinations, insurance coverage and any other documentation or approvals required by applicable laws and authorities. UOB shall not be liable for any loss, forfeiture, denial of entry, delay or inability to participate arising from non-compliance with such requirements, and no refund, compensation, reinstatement of UNI\$, or alternative benefit will be provided.
10. Where minimum age limits apply, such limits apply to Cardmembers and all guests. Failure to meet age requirements may result in denial of admission without refund, compensation or reinstatement of UNI\$.

Data and Privacy Consents

11. By redeeming the Experience, the Cardmember expressly consents to the collection, use and disclosure of the Cardmember's and their guest(s)' personal data for purposes relating to the administration, operation, organisation, promotion and fulfilment of the Experience, including disclosure to UOB's affiliates, service providers, CK Star, the venue operator, ticketing agent and any other third parties reasonably required for such purposes. The Cardmember represents and warrants that they have obtained the necessary consent from their guests for the collection, use and disclosure of their guests' personal data in accordance with this Clause.
12. Photography, audio and video recordings may be taken during the Experience. By redeeming and/or participating in the Experience, the Cardmember and their guests irrevocably consent to the recording, use, reproduction, editing and publication of such materials by UOB, CK Star and their respective affiliates for marketing, publicity and promotional purposes in any media, without payment or compensation.

Disclaimers

13. The Experience is co-organised by UOB and CK Star Entertainment Pte. Ltd. ("CK Star").
14. Certain aspects of the Experience may be organised, operated or delivered by third parties, including without limitation artists, venue operators and service providers. UOB shall not be responsible or liable for any technical issues, system errors, venue conditions, artist performance, programme changes, cancellations, delays, or acts or omissions of third parties involved in the Experience.
15. Participation in the Experience is voluntary and at the sole risk of the Cardmember and their guest(s). To the fullest extent permitted by law, the Cardmember and their guest(s) irrevocably release, waive and discharge UOB, its affiliates and their respective directors, officers, employees and representatives (collectively, the "**UOB Group**") from any and all claims, demands, losses, damages, costs or expenses of any kind, whether direct, indirect, incidental or consequential, arising out of or in connection with the Experience, except to the extent caused by UOB's gross negligence or wilful misconduct.
16. To the fullest extent permitted by law, the Cardmember agrees to indemnify and hold harmless the UOB Group from and against any claim, action, demand, liability, loss, damage, cost or expense (including legal fees) arising from or in connection with:
 - (a) the participation of the Cardmember or their guest(s) in the Experience;
 - (b) any breach of these terms and conditions; or
 - (c) any act, omission or misconduct of the Cardmember or their guest(s).
17. Where the Experience is cancelled by CK Star or by UOB, UOB may, at its sole discretion, refund or reinstate the UNI\$ redeemed by the affected Cardmembers. Such refund or reinstatement shall be the Cardmember's sole and exclusive remedy, and no further claims or compensation shall be permitted.

General

18. The decisions of UOB on all matters relating to or in connection with the Experience, including but not limited to eligibility of Cardmembers, availability of the Experience, UNI\$ redemption, and admission to the Experience, shall be at UOB's absolute discretion and shall be final, conclusive and binding.
19. Information is correct at time of publication. UOB makes no representation or warranty whether express or implied and accepts no responsibility or liability for the completeness or accuracy of the information.
20. UOB assumes no responsibility for any loss or damage or expenses arising in connection with the offers, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember's eligibility to participation in the Redemption and/or the Experience.
21. These Terms shall be read in conjunction with the UOB Cardmembers Agreement and the Terms and Conditions of the UNI\$ Programme (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 Experience, the Terms shall prevail to the extent that such discrepancy relates to the Experience.
22. Unless otherwise stated, the Experience is not valid with other offers, privileges or promotions.
23. A person who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.
24. These Terms shall be governed by the laws of Singapore, and all participants shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
25. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.