

Frequently Asked Questions (FAQs)
UOB Year-End Campaign 2025

1. Overview of Campaign

No.	Question	Answer
1	There is an announcement that UOB is running a "Spend & Get Campaign". Is this true?	Yes, UOB will be running a "Spend & Get Campaign" from 17 November 2025 to 14 February 2026.
2	What are the campaign mechanics?	This is a Spend & Get campaign - Limited Edition Disney Cruise Line Samsonite aluminium luggage set with matching luggage cover, packing cubes and luggage tag, designed exclusively for UOB. A different themed luggage set will be available during each qualifying period.
3	Who is eligible for this Campaign?	The Spend & Get Campaign is open to all principal cardholders of UOB Cards. In these terms, "UOB Card" refers to any Visa, Mastercard, American Express, Union Pay and Japan Credit Bureau credit card or debit card issued to individuals by United Overseas Bank Limited ("UOB") in Singapore for personal use only, and does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards.
4	What do I need to do to participate for this Campaign?	To participate in this Campaign, you must successfully register to participate in this Campaign via online registration form or UOB TMRW App within Campaign Period ("Registration"). You will automatically be enrolled into the Spend & Get Campaign upon making only one (1) successful Registration. Only the Eligible Transactions that you make commencing from the date of Registration will be considered for this Campaign. Only Registrations received by UOB will be considered for this Campaign. Any incomplete or inaccurate Registration will not be considered and consequently be disqualified. Each mobile number may only be linked to one (1) Registration or participant. If two (2) different customers

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		register for this Campaign using the same mobile number, only the customer who made the first successful Registration will be eligible for this Campaign. Only Eligible Transactions which are charged to your UOB Card after you have successfully submitted your Registration will be taken into account for the purposes of computing your Minimum Spend. If you submit your Registration more than once in this Promotion, the date of your first successful Registration will be used for the purposes of determining whether you have met the Minimum Spend required within a Qualifying Spend Period.
5	Is SMS registration available to register for this Campaign?	No. Customers can register for this Campaign either through the online registration form or via the Rewards+ section on the UOB TMRW Mobile Banking App, provided registration is completed within the Campaign Period.
6	Can my Supplementary Cardholder(s) enrol for the Campaign on my behalf?	No. Principal Cardholder or the Primary Account holder will have to register to participate in this Campaign via online registration form or by Rewards+ on UOB TMRW Mobile Banking App within Campaign Period. However, transactions successfully charged by a supplementary holder of a UOB Card during the Campaign Period will be rolled up to the principal holder of the UOB Card during the Campaign Period. Spending will be captured based on all eligible principal cards and supplementary cards.
7	What transactions are commonly excluded?	Excluded transactions include cash advances, late payments, personal loans, balance or funds transfers, SmartPay, payments to prepaid cards or digital/mobile wallets (including but not limited to Grab mobile wallet top-up transactions, GrabPay, ShopeePay, YouTrip, EZ-LINK, NETS FlashPay, Razer Pay, TRANSIT LINK, SimplyGo and Singtel Dash), fees, chargebacks, interest, reversals, and finance charges. Transactions outside the Campaign Period, as well as those that are cancelled, voided, disputed, or reversed, are also excluded. UOB also excludes other MCC or transaction categories,

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		payments for telecommunication services, utilities, insurance, hospitals, charities, tax payments, and fines. For full T&Cs, please visit go.uob.com/DisneyAdventure.
8	When will my spending start counting toward the Campaign?	Accumulation of spending will start after your first Successful Registration date for this Campaign. For example, if you register on 20 November 2025, your spend period will begin on that same day and continue through to 14 February 2026, inclusive of both dates."
9	I have applied for an eligible UOB Card during the Campaign Period. Will my card arrive before the Campaign ends?	Please note that we are unable to confirm the delivery status of the card.
10	What is included in one luggage set?	You will receive: a. one Disney Cruise Line Samsonite 20-inch carry-on luggage, b. and matching travel accessories: I. one luggage cover II. three packing cubes in small, medium and large sizes III. one luggage tag
11	How many luggage sets are there in each qualifying period?	There are 350 luggage sets available for each qualifying period.
12	Are the luggage sets different for each qualifying period?	Yes. Luggage sets are different for each qualifying period. However, all spend will automatically reset at the start of each qualifying period. Which means all spend made from the previous qualifying period will not be counted in for the new qualifying period/luggage set.
13	Am I eligible for more than 1 luggage set in each qualifying period if I made a min. spend of S\$10,000? Am I eligible to collect all 3 different luggage sets?	No. Customers are only eligible for 1 gift in each qualifying period. Customers who meet the qualifying criteria may be eligible for more than 1 luggage set over the campaign period.

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14	I have made the min. spend of S\$10,000 for Spend & Get Campaign. Why am I not eligible for the gift(s)?	Gifts are based on first-come-first-served, while stocks last basis for respective qualifying period. You may refer to T&Cs for full details. <i>Illustrative Example</i> During Campaign Period 500 participants met the Min. spend of S\$10,000 on Eligible Transactions a. Only first 350 spenders from this pool of 500 participants on Day 1, will be eligible for the Gift
15	When can I expect to receive the gift(s) if I am eligible?	If you qualify for the Gift during the Campaign Period, UOB will notify you using the contact details available in its records.
16	Can I exchange my gift(s) for something else?	No. The gift(s) is/are strictly not transferable, 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.
17	What is perceived value of each gift?	The gifts are exclusively made for UOB with a suggested retail value of S\$1,500.
18	Can I authorise someone to collect the gift on my behalf?	It is advised the collection is done by the eligible Cardmember. Should the unique code be passed on to another party and redemption was done, the eligible Cardmember will not be able to collect the gift.