



**TERMS AND CONDITIONS FOR
UOB YEAR END CAMPAIGN 2025
(17 November 2025 – 14 February 2026)**

1. Promotion

- 1.1. This **UOB YEAR END CAMPAIGN 2025** (“**Campaign**”) is valid from 17 November 2025 to 14 February 2026, both dates inclusive (the “**Campaign Period**”). By participating in this Campaign, you agree to be bound by the terms and conditions of this Campaign (the “**Terms**”).
- 1.2. This 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.
- 1.3. To participate in this Campaign, you must satisfy all of the following requirements:
- (a) you must first successfully register to participate in this Campaign via an online registration form or UOB TMRW App within Campaign Period (“**Registration**”). Your Registration must be received by UOB in order for you to be eligible 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 register for this Campaign using the same mobile number, only the customer who made the first successful Registration will be eligible for this Campaign; and
- (b) you must successfully charge a total of at least S\$10,000 in Eligible Transactions to your UOB Card during any of the “**Qualifying Spend Periods**” listed in the table below occurring **after** the date of your successful Registration (the “**Minimum Spend**”):

| Campaign Periods | Qualifying Spend Periods | Min. spend |
|-------------------------|---------------------------------|-------------------|
| 1 | 17 Nov 2025 – 16 Dec 2025 | S\$10,000 |
| 2 | 17 Dec 2025 – 15 Jan 2026 | S\$10,000 |
| 3 | 16 Jan 2026 – 14 Feb 2026 | S\$10,000 |

For illustration purposes only, if the date of your Registration is 9 December 2025, then:

- *you can participate in Campaign Periods 1, 2 and 3;*
 - *however, for purposes of Campaign Period 1, only Eligible Transactions charged to your UOB Card on and from 9 December 2025 (being the date of your successful Registration) until and including 16 December 2025; and*
 - *any Eligible Transaction spending incurred on your UOB Card prior to 9 December 2025 will not qualify for this Campaign.*
- 1.4. 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.



- 1.5. You must meet the Minimum Spend within any of the Qualifying Spend Periods referred to above in the table set out in Clause 1.3. If you do not meet the Minimum Spend in a Qualifying Spend Period, your amount of Eligible Transactions accumulated during that Qualifying Spend Period will not be carried forward into the next Qualifying Spend Period.

For illustration purposes, if you accumulated a total spend of S\$5,000 in Eligible Transactions during the Qualifying Spend Period commencing from 17 November 2025 to 16 December 2025, your accumulated S\$5,000 will not roll over into the next Qualifying Spend Period commencing on 17 December 2025. You will need to spend at least S\$10,000 within the Qualifying Spend Period commencing on 17 December 2025 to meet the Minimum Spend requirement.

- 1.6. For the purposes of the Campaign:

a. **“Eligible Transactions”** refer to any Local Card Transactions or Foreign Currency Card Transactions, but excluding the Excluded Transactions.

b. **“Excluded Transactions”** refer to:

- (i) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
- (ii) any bill payments to SingHealth polyclinics or public hospitals and private hospitals;
- (iii) any bill payment transactions to utilities or telecommunication providers;
- (iv) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
- (v) balance and/or funds transfers to or from your UOB Card account;
- (vi) transactions relating to top-ups of any pre-paid card and/or digital/ wallet (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);
- (vii) any transactions related to cryptocurrencies;
- (viii) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans and SmartPay;
- (ix) payments made to CardUp, FavePay, iPaymy and SmoovPay;
- (x) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
- (xi) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
- (xii) any transaction for commercial and non-personal purposes (as determined by UOB in its sole discretion);
- (xiii) any payment made under the following Merchant Category Codes
- (xiv) (“MCC”) or any payment made to a business with the same nature of business as those stated in this MCC exclusion list:

| MCC | Description |
|------|--|
| 4119 | Ambulance Services |
| 4814 | Telecommunication Services |
| 4816 | Computer Network/Information Services |
| 4821 | Telegraph Services |
| 4829 | Wire Transfer Money Orders, Money Transfer |
| 4899 | Cable, Satellite, and Other Pay Television and Radio, Services |
| 4900 | Utilities–Electric, Gas, Heating Oil, Sanitary, Water |
| 4829 | Wire Transfer/Remittance |
| 5199 | Nondurable Goods |



| | |
|------|--|
| 5960 | Direct Marketing - Insurance Services |
| 6010 | Financial Institutions – Manual Cash Disbursements |
| 5965 | Direct marketing –Combination Catalog and Retail Merchants |
| 5993 | Cigar Stores and Stands |
| 6011 | Member Financial Institution–Automated Cash Disbursements |
| 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 |
| 6381 | Insurance Premiums |
| 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 |
| 6535 | Value Purchase–Member Financial Institution |
| 6536 | MoneySend Intracountry |
| 6537 | MoneySend Intercountry |
| 6538 | MoneySend Funding |
| 6539 | Funding Transaction |
| 6540 | Stored Value Card Purchase/Load |
| 6611 | Overpayments |
| 6760 | Savings Bonds |
| 7280 | Hospital Patient-Personal Funds Withdrawal |
| 7349 | Clean/Maint/Janitorial Serv Aka Property Management |
| 7511 | Quasi Cash - Truck Stop Trxns |
| 7523 | Automobile Parking Lots and Garages |
| 7800 | Government-Owned Lotteries (US Region only) |
| 7801 | Government Licensed On-Line Casinos (On-Line Gambling) (US Region only) |
| 7802 | Government-Licensed Horse/Dog Racing (US Region only) |
| 7995 | Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks |
| 8062 | Hospitals |
| 8398 | Organizations, Charitable And Social Service |
| 8211 | Elementary and Secondary Schools |
| 8220 | Colleges, Universities, Professional Schools, and Junior Colleges |
| 8241 | Correspondence Schools |
| 8244 | Business and Secretarial Schools |
| 8249 | Vocational and Trade Schools |
| 8299 | Schools and Educational Services–Not Elsewhere Classified |
| 8398 | Organizations, Charitable and Social Service |
| 8651 | Organisations, Political |



| | |
|------|--|
| 8661 | Organizations, Religious |
| 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 |

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

| | |
|----------------------|-----------------------|
| AMAZE* | PAYPAL * PLUS500 |
| AMAZE* TRANSIT* | PAYPAL *PLUS500.COM |
| AXS* | PAYPAL * BIZCONSULTA |
| AXS PAYMENT* | PAYPAL * OANDAASIAPA |
| AXSPAYMENT* | PAYPAL * CAPITALROYA |
| AXS-PAYMENT* | PLUS500 |
| CARDUP* | PLUS500UK LIMITED |
| CITYINDEX* | RAZERPAY* |
| CITY INDEX SINGAPORE | OANDA ASIA PAC |
| EZLINK* | RWS-LEVY* |
| EZ-LINK* | SAXO CAP MKTS PTE LTD |
| EZ LINK* | SHOPEEPAY |
| EZLINKS* | SINGPOST-SAM* |
| FLASHPAY* | SINGTEL-SINGAPORE* |
| FLASHPAY ATU* | SMOOVE PAY* |
| FLASHPAYATU* | SKR*PLUS500CY LTD |
| GRAB PAY* | SKR*SKRILL.COM |
| GRABPAY* | TRANSIT* |
| IPAYMY* | TRANSIT LINK* |
| MB* MONEYBOOKERS.COM | TRANSITLINK* |
| NETSFLASHPAY* | YOUTRIP.COM* |
| NETS VCASHCARD* | WWW.IGMARKETS.COM.SG |
| NORWDS* | WWW.MYEZLINK.COM.SG |
| OANDAASIAPA | WWW.PLUS500.CO.UK |
| SIMPLYGO* | |

- c. **“Local Card Transactions”** refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB Card and posted on UOB’s systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore. For the avoidance of doubt, online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.



- d. **“Foreign Currency Card Transactions”** refers to transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your UOB Card and posted on UOB’s system, in a foreign currency. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction.
- 1.7. UOB reserves the right 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. All Foreign Currency 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 any minimum spend requirement under this Campaign.
- 1.9. 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.
- 1.10. The spend requirements in the Campaign will be determined by the transaction date of the Eligible Transaction(s) charged to your UOB Card(s), provided that such transaction(s) have been posted on UOB’s system within the Campaign Period. For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and UOB shall not be responsible for any failure or delay in the submission and/or posting of transaction by any merchant, that may affect your eligibility for the Campaign.
- 1.11. Eligible Transactions successfully charged by a supplementary holder of a UOB Card during the Campaign Period will be aggregated for the account of the principal holder of that UOB Card during the Campaign Period.
- 1.12. Eligible Transactions charged across all your UOB Cards during a Campaign Period will be aggregated to determine whether you have met the Minimum Spend for that Campaign Period.
- 1.13. If any of your Eligible Transactions in a Campaign Period are cancelled or reversed for whatever reason, your total spending on Eligible Transactions for that Campaign Period will be adjusted accordingly to take into account such cancellation or reversal. If, following such adjustment for cancelled or reversed transactions, you do not meet the Minimum Spend for that Campaign Period, you shall not be eligible to receive any Gift for that Campaign Period. If any Gift was already awarded to you, you will be charged the retail price of the Gift to your UOB Card account.

2. Gift

- 2.1 There are 350 Gifts available for each Campaign Period and are allocated as follows:

| Campaign Periods | Qualifying Spend Periods | Min. spend | Limited Edition Disney Cruise Line Samsonite aluminium luggage set with matching luggage cover, tag and packing cubes, designed exclusively for UOB Suggested Retail Price of S\$1,500 (“Gift”) |
|------------------|---------------------------|------------|--|
| 1 | 17 Nov 2025 – 16 Dec 2025 | S\$10,000 | Disney-themed set |
| 2 | 17 Dec 2025 – 15 Jan 2026 | S\$10,000 | Pixar-themed set |
| 3 | 16 Jan 2026 – 14 Feb 2026 | S\$10,000 | Marvel-themed set |



2.2 If you are amongst the first 350 participants in a Campaign Period to have satisfied all of the requirements in these Terms, you shall be eligible to receive a Gift applicable for that Campaign Period. The eligibility of the participants for the Campaign shall be determined in accordance with the following illustration:

| Scenario 1 (If more than 350 participants meet the Minimum Spend over multiple days of a Campaign Period) | Scenario 2 (If more than 350 participants meet the Minimum Spend on Day 1 of a Campaign Period.) |
|--|---|
| <p><i>Illustration</i></p> <p>Day 1 of Campaign Period 100 participants met the Minimum Spend</p> <ul style="list-style-type: none"> ○ All 100 participants for Day 1 will be eligible for the Gift. <p>Day 2 of Campaign Period Another 100 participants met the Minimum Spend</p> <ul style="list-style-type: none"> ○ All 100 participants for Day 2 will be eligible for the Gift. <p>Day 3 of Campaign Period Another 250 participants met the Minimum Spend</p> <ul style="list-style-type: none"> ○ Only first 150 spenders from this pool of 250 participants on Day 3, will be selected to be eligible for the Gift, as 200 participants already qualified for the Gift on day 1 and day 2 of this Campaign Period. | <p><i>Illustration</i></p> <p>Day 1 of Campaign Period 500 participants met the Minimum Spend</p> <ul style="list-style-type: none"> ○ Only first 350 spenders from this pool of 500 participants on Day 1 will be selected to be eligible for the Gift |

- 2.3 If you are eligible to receive the Gift for the Campaign Period, you will be notified by UOB through your contact details in UOB's records by 22 May 2026 (or such other date as the Bank may determine at its sole discretion) (the "**Redemption Notice**"). The Redemption Notice will set out details on the redemption of your Gift.
- 2.4 You are eligible to receive the Gift once in each Campaign Period, regardless of the number of your UOB Cards.
- 2.5 Gifts are awarded 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.
- 2.6 The Gift is 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.
- 2.7 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB without liability to any person.
- 2.8 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in these Terms and the Redemption Notice are not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.



- 2.9 The Gift must be redeemed during the redemption period specified in the Redemption Notice and in accordance with the instructions and terms specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Gift that is not redeemed by the close of the redemption period shall be forfeited.
- 2.10 For the avoidance of doubt, the account(s) of your UOB credit/debit card(s) must be in good standing at all times as determine by the Bank in its absolute discretion. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Gift, the Gift 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 Campaign:
- 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 lack mental capacity 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. The Bank 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 the Gift or participation in the Campaign. Without limiting the foregoing, the Bank 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 the Bank's online banking services or mobile banking services or third-party applications, howsoever caused.
- 3.3. The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Campaign, including but not limited to the determination of whether you qualify for the Campaign, the number of lucky draw chances to be awarded to you and the selection of the Winner. The Bank's decisions shall be final, conclusive and binding and no payment or compensation will be given. The Bank 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 Campaign. This includes queries pertaining to Minimum Spend where the Bank is unable to advise if you met the Minimum Spend as verification of data will only be done after the end of the Campaign Period.
- 3.4. If the Bank determines that you are ineligible to participate in the Campaign or to receive the Gift under the Campaign, the Bank may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with the Bank without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse the Bank, you shall immediately reimburse the Bank for the value of the Gift through such means as the Bank may determine in its sole discretion.
- 3.5. The Bank shall not be responsible for any failure or delay in transmission of sales transactions by Visa, MasterCard, American Express, Union Pay, Japan Credit Bureau, merchant establishments, postal or telecommunication authorities or any other third party in which may result in the cardmember failing to be entitled to the Gift under the Campaign.



- 3.6. 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 the Bank for the Campaign and the Bank 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 the Campaign.
- 3.7. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with the Campaign (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 Campaign, the Terms shall prevail to the extent that such discrepancy relates to the Campaign.
- 3.8. The Bank may, at any time and at its discretion terminate the Campaign and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.9. Except or unless otherwise stated, the Campaign is not valid with other offers, privileges or campaigns.
- 3.10. By participating in the Campaign and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of the Campaign and to contact you, including by voice call or text message.
- 3.11. The Gifts are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gifts. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute regarding the Gifts is to be resolved directly with the merchant and/or supplier of the Gifts. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts. For the purposes of this clause, “Gifts” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gifts.
- 3.12. 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.
- 3.13. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

