



TERMS AND CONDITIONS FOR UOB PAUL SMITH Spend and Get Promotion 2023 & UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023

1. Promotion

1.1. This United Overseas Bank Limited (“**UOB**” or the “**Bank**”) Paul Smith Spend and Get Promotion 2023 (“**Gift Promotion**”) is valid for the following period:

- a. 15 September 2023 to 2 November 2023, both dates inclusive (“**Gift Promotion Period**”); and

This UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023 (“**Lucky Draw Promotion**”, together with the Gift Promotion, the “**Promotions**”) is valid for the following period:

- b. 15 September 2023 to 31 December 2023, both dates inclusive (“**Lucky Draw Promotion Period**”),

(together the “**Promotion Periods**” and each a “**Promotion Period**”).

1.2. By participating in the Promotions, you agree to be bound by the terms and conditions of the Promotions (the “**Terms**”).

1.3. The Promotions are only open to all principal holders of a credit card or debit card issued by UOB in Singapore (each, an “**UOB Card**”). For the purposes of these Terms, “**UOB Card**” refers to any Visa, MasterCard, American Express and Union Pay Credit Card or Debit Card issued by UOB in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

1.4. To participate in for the UOB Paul Smith Spend and Get Promotion 2023, you must satisfy all of the following conditions:

- a. you must successfully register to participate in the Promotions by sending an SMS in the following format to **77862** using your registered Singapore mobile number with UOB within the Gift Promotion Period (“**SMS Registration**”): **MINIPS<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY** (e.g. MINIPS 234A 010188); and
- b. you must successfully charge a total of at least S\$10,000 in Eligible Transactions (as defined below) (“**Qualifying Spend**”) to one or more of your UOB Cards from and including the date of your SMS Registration by 2 November 2023 (the “**Gift Spend Period**”).

For illustration purposes only, if the date of your SMS Registration is 19 September 2023, then your Gift Spend Period shall commence on 19 September 2023 and end on 2 November 2023 (both dates inclusive).

To participate in for the UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023, you must satisfy all of the following conditions:

- a. you must successfully register to participate in the Promotions by sending an SMS in the following format to **77862** using your registered Singapore mobile number with UOB within the Lucky Draw Promotion Period (“**SMS Registration**”): **MINIPS<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY** (e.g.



MINIPS 234A 010188); and

- b. you must successfully charge at least S\$100 in Lucky Draw Eligible Transactions (as defined below) on a per transaction basis to one or more of your UOB Cards from and including the date of your SMS Registration by 31 December 2023 (the “**Lucky Draw Spend Period**”).
- 1.5. For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Card during the Gift Promotion Period will be counted towards the calculation of the Qualifying Spend for the principal holder of the UOB Card during the Gift Promotion Period. Lucky Draw Eligible Transactions charged by a supplementary holder of a UOB Card during the Lucky Draw Promotion Period will be counted towards the awarding of lucky draw chance(s) for the principal holder of the UOB Card during the Lucky Draw Promotion Period.
 - 1.6. Only SMS Registrations received by UOB will be considered for the Promotions. Any incomplete or inaccurate SMS Registration will not be considered and consequently be disqualified. For the avoidance of doubt, you are only required to register once to participate in the Promotions. In the event of duplicate registration, the first successful registration will be taken as your SMS Registration date.
 - 1.7. If you had successfully registered within the Gift Promotion Period but failed to meet the Qualifying Spend requirement stated in Clause 1.4 above during your Gift Spend Period, you will be automatically enrolled for the Lucky Draw Promotion Period without any further SMS Registration and your Lucky Draw Spend Period will commence on the date of your SMS Registration.

For illustration purposes only, if the date of your SMS Registration is 19 September 2023, and you failed to meet the Qualifying Spend requirement stated in Clause 1.4 above by 2 November 2023 (being the last date of the Gift Promotion Period), you will be automatically enrolled to participate in the Lucky Draw Promotion without the need for any additional SMS registration. Accordingly, your Lucky Draw Spend Period will commence on 19 September 2023 until 31 December 2023 (both dates inclusive).

- 1.8. SMS Registration for the Gift Promotion starts from 0000 hours on 15 September 2023 and ends on 2359 hours on 2 November 2023 (Singapore time). SMS entries received by UOB after 2359 hours on 2 November 2023 shall not be eligible for the Gift Promotion and shall be considered invalid and void.

SMS Registration for the Lucky Draw Promotion starts from 0000 hours on 15 September 2023 and ends on 2359 hours on 31 December 2023 (Singapore time). SMS entries received by UOB after 2359 hours on 31 December 2023 shall not be eligible for the Lucky Draw Promotion and shall be considered invalid and void.

- 1.9. For the purposes of the Promotions:
 - a. “**Eligible Transactions**” refer to any Local Card Transactions or Foreign Currency Card Transactions, but excluding the Excluded Transactions.
 - b. “**Lucky Draw Eligible Transactions**” means the Eligible Transactions, but excluding the Excluded Transactions, excluding any insurance premiums and excluding any payment made with the MCC Code 5960 – Direct Marketing Insurance Services and the MCC Code 6300 – Insurance Sales, Underwriting and Premiums.
 - c. “**Excluded Transactions**” refer to:
 - (a) any bill payment transactions to utilities or telecommunication providers;



- (b) any cash advances and bill payments, tax payments, payments at government agencies, donations;
- (c) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
- (d) balance and/or funds transfers;
- (e) transactions relating to top-ups of any pre-paid card and/or mobile wallet (including but not limited to Grab mobile wallet top-up transactions, ShopeePAY, YouTrip, EZLINK, TRANSIT LINK);
- (f) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans;
- (g) UOB\$ transactions;
- (h) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
- (i) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
- (j) any payment made with the following Merchant Category Codes (“MCC”):

MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
6010	Financial Institutions – Manual 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
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
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
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
8651	Organisations, Political
8661	Organizations, Religious
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

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

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

iv. **“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.

iv. **“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.

1.10. UOB reserves the right to amend the list of Eligible Transactions, the list of Lucky Draw Eligible Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.



- 1.11. 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 the Qualifying Spend requirement for the Gift Promotion and for the purposes of computing the lucky draw chances for the Lucky Draw Promotion.
- 1.12. 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.
- 1.13. The spend requirements in the Promotions will be determined by the transaction date of the Eligible Transaction(s) or the Lucky Draw Eligible Transaction(s) charged to your UOB Card(s), provided that such transaction(s) have been posted on UOB's system within the Gift Spend Period and/or the Lucky Draw Spend Period (as applicable to you). 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 Promotions.
- 1.14. If any Eligible Transaction and/or any Lucky Draw Eligible Transaction amount is cancelled or reversed during or after the relevant Promotion Period such that the total amount of Eligible Transactions and/or Lucky Draw Eligible Transactions charged during your applicable Promotion Period falls short of the relevant minimum spend required under these Terms, you will not be considered to have met the requisite minimum spend in the Promotions. In respect of the Gift Promotion, any Gift (as hereinafter defined) awarded to you in such instance will be charged at its retail price to your UOB Card account. In respect of the Lucky Draw Promotion, the Prize (as hereinafter defined) awarded to you in such instance shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

2. Gift for Paul Smith Spend and Get Promotion 2023

- 2.1 If you are among the first 550 participants to satisfy all of the conditions for the Gift Promotion in Clause 1.4 above, you shall be eligible to receive one (1) Limited-Edition Paul Smith Backpack Multi Trim with the suggested retail prize of S\$1,350 (the "**Gift**").
- 2.2 If you are eligible to redeem the Gift, you will be notified via SMS with details on the Gift redemption (the "**Notification SMS**"). The Notification SMS will be sent to your registered Singapore mobile number with UOB by 31 January 2024 (or such other date as UOB may determine in its sole discretion).
- 2.3 Gifts are on a first-come-first-served basis, whilst stocks last and are subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.4 You are only eligible to redeem one Gift under this Promotion, regardless of the number of your UOB Cards.
- 2.5 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.
- 2.6 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.



2.7 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in these Terms and the Notification SMS are not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Notification SMS.

The Gift must be redeemed during the redemption period specified in the Notification SMS and in accordance with the instructions and terms specified in the Notification SMS. 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.

2.8 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, “Gift” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.

3. Eligibility for UOB Cards x MINI PS Bespoke Edition Lucky Draw 2023

3.1. If you satisfy all of the conditions in Clause 1.4 above for the Lucky Draw Promotion, you will be awarded chance(s) to participate in the lucky draw based on the merchant group of the Lucky Draw Eligible Transaction charged to your UOB Card(s) during the Lucky Draw Spend Period:

		Group A Spend on Participating Brands	Group B Spend with any other merchants
Base chance	Existing Cardmember	Every S\$100 (per transaction) = 2 x chances	Every S\$100 (per transaction) = 1 x chance
Additional chances	New-to-Card Cardmember ¹	Every S\$100 (per transaction) = additional 1 chance	
	UOB Wealth Banking or Privilege Banking Client ²	Every S\$100 (per transaction) = additional 1 chance	
	UOB TMRW app Cardmember ³	Every S\$100 (per transaction) = additional 1 chance	

¹In order to qualify as a “**New-To-Card Cardmember**”, you must satisfy all of the following conditions:

- (i) you must successfully submit an application for a new UOB Card as a principal cardholder during the Lucky Draw Promotion Period (“**Application**”);
- (ii) your Application must be approved by UOB during the Lucky Draw Promotion Period; and
- (iii) you must not be an existing principal holder of any UOB Card at the time of approval of your Application and you have not cancelled your principal UOB Card(s) six (6) months prior to the commencement of the Lucky Draw Promotion Period.

²In order to qualify as a “**UOB Wealth Banking or Privilege Banking Client**”, you must be either:

- a) a new or existing UOB Wealth Banking client during the Lucky Draw Promotion Period, and meet the minimum cash deposit and/or investment balance of S\$100,000 (or its



equivalent in foreign currency) as the primary account holder of your UOB Wealth Banking Account as of 31 December 2023; or

- b) a new or existing UOB Privilege Banking client during the Lucky Draw Promotion Period, and meet the minimum cash deposit and/or investment balance of S\$350,000 (or its equivalent in foreign currency) as the primary account holder of your UOB Privilege Banking Account as of 31 December 2023.

³In order to qualify as a “**UOB TMRW app Cardmember**”, you must make at least any one of the following transactions (each, a “**TMRW Transaction**”) successfully via UOB TMRW app in every calendar month after your successful SMS Registration during the Lucky Draw Promotion Period:

- a) minimum S\$10 PayNow transfer;
- b) scan to pay on PayNow, NETSQR or favePay transaction of any amount, performed by scanning the QR Code using the Scan to pay function via UOB TMRW app at any participating merchant’s payment terminal;
- c) overseas payment including but not limited to PromptPay, Duitnow and any upcoming overseas payment; or
- d) bill payment transaction of any amount

For the avoidance of doubt, the above transactions can be made at any time of the calendar month of your SMS registration and for the following consecutive months of the full Lucky Draw Promotion Period.

For illustration purposes only, if the date of your SMS Registration is 19 September 2023, and you made a TMRW Transaction on 28 September 2023, you are considered to have fulfilled the above requirement for September 2023. Please note that you are required to make at least a TMRW Transaction for each of October 2023, November 2023 and December 2023. In these Terms and with respect to the Lucky Draw Promotion, “**Participating Brands**” is defined under the Annex to these Terms.

- 3.2. The number of chances that will be awarded to you will be based on the actual dollar amount of each Lucky Draw Eligible Transaction charged to your UOB Card(s) during the Lucky Draw Spend Period as set out in Clause 3.1 above, rounded down to the nearest S\$100. The chance(s) will be calculated based on a per transaction basis.

Illustration A

You charge to your UOB Card a spend of S\$50 at a Group A merchant in a single transaction and charge to your UOB Card another spend of S\$90 at a Group B merchant for a separate transaction. You will not be awarded any chance to participate in the lucky draw as the minimum S\$100 qualifying spend for chance(s) is calculated on a per transaction basis.

Illustration B

You are an existing Cardmember. You charge to your UOB Card a spend of S\$100 at a Group A Merchant in a single transaction and charge to your UOB Card another spend of S\$150 at a Group B Merchant for a separate transaction. You will be awarded two (2) chances for the Group A spend and one (1) chance for the Group B spend. The total number of chances that will be awarded to you is three (3) chances.

Illustration C

You are a New-to-Card Cardmember. You charge to your new UOB Card a spend of S\$100 at a Group A Merchant in a single transaction and charge another spend of S\$150 at a Group B Merchant for a separate transaction. You will be awarded three (3) chances for the Group A spend and two (2) chances for the Group B spend. The total number of chances that will be awarded to you is five (5) chances.

Illustration D

You are a UOB Cardmember and a UOB Wealth Banking or Privilege Banking Client. You charge to your UOB Card a spend of S\$100 at a Group A Merchant in a single transaction and charge another spend of S\$150 at a Group B Merchant for a separate transaction. You will be



award three (3) chances for the Group A spend and two (2) chances for the Group B spend. The total number of chances that will be awarded to you is five (5) chances.

Illustration E

You are simultaneously a New-to-Card Cardmember and a UOB Wealth Banking or Privilege Banking Client. You charge to your new UOB Card a spend of S\$100 at a Group A Merchant in a single transaction and charge another spend of S\$150 at a Group B Merchant for a separate transaction. You will be award four (4) chances for the Group A spend and three (3) chances for the Group B spend. The total number of chances that will be awarded to you is seven (7) chances).

Illustration F

You are a UOB TMRW app Cardmember. You charge to your new UOB Card a spend of S\$100 at a Group A Merchant in a single transaction and charge another spend of S\$150 at a Group B Merchant for a separate transaction. You will be award three (3) chances for the Group A spend and two (2) chances for the Group B spend. The total number of chances that will be awarded to you is five (5) chances.

Illustration G

You are simultaneously a New-to-Card Cardmember; a UOB Wealth Banking or Privilege Banking Client and a UOB TMRW app Cardmember. You charge to your new UOB Card a spend of S\$100 at a Group A Merchant in a single transaction and charge another spend of S\$150 at a Group B Merchant for a separate transaction. You will be award five (5) chances for the Group A spend and four (4) chances for the Group B spend. The total number of chances that will be awarded to you is nine (9) chances.

- 3.3. The chances awarded set out in Clause 3.1 above will be accumulated throughout the Lucky Draw Promotion Period. There is no cap on the total number of chances that you may earn for both categories.
- 3.4. There shall only be one (1) winner (“**Winner**”) for this Lucky Draw Promotion. The sole winner shall only be entitled to win one (1) **MINI Cooper SE in Midnight Black Paul Smith Design Pack (“Prize”)**. The specifications of the Prize are fixed and any change or update of the Prize is not permitted.

The Prize **includes** the prevailing goods and services tax (“**GST**”) in Singapore, **but excludes** certificate of entitlement, road tax, motor insurance, registration fees, number plates, in-vehicle-unit and any other add-on options which shall be borne solely by the Winner. Other than the GST, the Winner shall be responsible to pay the necessary duties, fees, taxies, levies and any other charges as may be imposed by the relevant authorities in Singapore. The Prize will only be transferred to and registered in the name of the Winner. UOB and **Eurokars Group** (as the authorized dealer of the Prize in Singapore) (the “**Dealer**”) are not obliged to transfer or register the Prize in the name of any other person. The Prize remains subject to Dealer’s and/or the applicable car manufacturer’s terms and conditions.

- 3.5. Lucky Draw Eligible Transactions successfully charged by a supplementary holder of a UOB Card during the Lucky Draw Promotion Period will be counted towards the awarding of lucky draw chance(s) for the principal holder of the UOB Card during the Lucky Draw Promotion Period. The lucky draw chance(s) will be awarded in accordance with the mechanism set out under Clause 3.1 and Clause 3.2 above.
- 3.6. The Prize is supplied by a third party merchant and UOB is not an agent of the merchant and/or supplier of the Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and assumes no liability or responsibility for the acts or omissions of the merchant or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize. For the purposes of this

clause, “**Prize**” includes any products and/or services provided by the third party merchant in connection with the use and/or redemption of the Prize.

4. The Draw

- 4.1. Draw date will be on 26 February 2024 (“**Draw Date**”).
- 4.2. Unless the Bank notifies otherwise, the draw will be conducted using a computerized system at 3 PM (local time) on the Draw Date, at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as the Bank may determine at its own discretion). The draws will be witnessed by an external public accountant appointed by the bank at its sole discretion.
- 4.3. The full name and partially masked identification number of the Winner will be announced on the Bank’s website within 7 calendar days from the Draw Date.
- 4.4. The Winner will be contacted by registered post/email (“**Notification Letter**”) on the redemption of the Prize within 7 calendar days from the Draw Date at his or her mailing address/email address in the Bank’s records. The Notification Letter will set out the collection details of the Prize. It is the responsibility of all participants of the Promotions to provide the Bank with their updated mailing addresses/email addresses.
- 4.5. The Prize will only be transferred to the name of the Winner as confirmed by the Bank. The Bank and the merchant are both not obliged to transfer the Prize in the name of any other person. The Prize is strictly non-transferable and non-assignable. The Prize is also not exchangeable for cash, credit or kind, in full or in part, and is not replaced if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.
- 4.6. The Bank may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 4.7. The Winner consents to the Bank disclosing and/or publishing his or her name, particulars, picture or photographs in any manner which the Bank may deem fit for publicity purposes. The Winner shall cooperate with and participate in such publicity activities organized by the Bank in conjunction with the Lucky Draw Promotion without any compensation whatsoever and in such manner as the Bank may deem fit. The failure by the Winner to comply with this Clause shall result in his or her disqualification as a winner to receive the Prize.
- 4.8. The Winner has to redeem the Prize within the stipulated period stated in the Notification Letter (the “**Redemption Period**”). If the Prize remains unclaimed after the stipulated redemption period stated in the Notification Letter, the Prize shall be forfeited.
- 4.9. The Winner who is unable to redeem their Prize in person during the Redemption Period may appoint someone to redeem the Prize on their behalf. In such an event, any information provided to the Bank including the personal data of an appointed person for the purposes of redemption can be collected, used and disclosed by/to the Bank and/or third parties. The Winner and the appointed person hereby agree to the terms of the UOB Privacy Policy, as may be amended, supplemented and/or substituted from time to time, a copy of which can be found on the Bank’s website.
- 4.10. The Winner’s eligibility to participate in the Lucky Draw Promotion is subject to verification and in the event that he or she is determined by the Bank to be ineligible to participate in the Lucky Draw Promotion, the Bank shall have the right to disqualify that Winner without notice. The Winner who has been awarded the Prize shall not be entitled to any compensation, benefits or substitution in any form whatsoever in lieu of the Prize and/or should the Prize be forfeited or reclaimed.

- 4.11. The Bank shall have the right to draw reserve winners to replace any Winner drawn who is subsequently disqualified, or unable to collect the Prize during Redemption Period, or, otherwise forfeited the Prize.
- 4.12. 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 Prize, the Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

5. General

5.1. The following persons **shall not be eligible** to participate in the Promotions:

- 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.

5.2. In addition to the persons listed under Clause 5.1 above, the following persons **shall not be eligible to participate in the Lucky Draw Promotion:**

- a. directors, officers or employees/staff of UOB or any of UOB's subsidiaries during the Lucky Draw Promotion Period and their immediate family members; and
- b. employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Lucky Draw Promotion and their immediate family members.

For the avoidance of doubt, the persons listed under this Clause 5.2 may still participate in the Gift Promotion.

- 5.3. 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 the Prize or participation in the Promotions. 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.
- 5.4. The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotions, including but not limited to the determination of whether you qualify for the Promotions, 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 Promotions.



- 5.5. If the Bank determines that you are ineligible to participate in the Promotions or to receive the Gift or the Prize under the Promotions, the Bank may in its sole discretion forfeit the Gift or the Prize, reclaim the Gift or the Prize or charge to and debit an amount equal to the value of the Gift or the Prize 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 or the Prize through such means as the Bank may determine in its sole discretion.
- 5.6. The Bank shall not be responsible for any failure or delay in transmission of sales transactions by Visa, MasterCard, American Express, Union Pay, 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 or the Prize under the Promotions.
- 5.7. 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 Promotions 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 Promotions.
- 5.8. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with the Promotions (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 Promotions, the Terms shall prevail to the extent that such discrepancy relates to the Promotions.
- 5.9. The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotions and/or the Gift and/or the Prize offered which are published in any mass media, marketing or advertising materials.
- 5.10. To the fullest extent permitted by law, the Bank expressly excludes and disclaims any representations, warranties or endorsements express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of the Promotions and the Gift and the Prize under the Promotions including but not limited to any warranty of quality, merchantability or fitness of the Gift and the Prize.
- 5.11. The Bank may, at any time and at its discretion terminate the Promotions and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 5.12. Unless otherwise stated, the Promotions are not valid with other offers, privileges or promotions.
- 5.13. By participating in the Promotions 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 Promotions and to contact you, including by voice call or text message.
- 5.14. 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.
- 5.15. 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.



Annex

In these Terms and with respect to the Lucky Draw Promotion, “Participating Brands” means:

Retail, Groceries & Marketplaces	<ul style="list-style-type: none"> • 7-Eleven • BAOBAO • Bonpoint • CDG Pocket Shop • Cold Storage • CS Fresh • Club 21 • Comme Des Garcons • CK Calvin Klein • Culina Market Singapore • Dover Street Market • DKNY • Giant • Guardian • Issey Miyake • Jil Sander • Kids 21 • Lee Matthews • Metro • Mulberry • Paul Smith • PLEATS PLEASE / HOMME PLISSE • Sacai • Shopee • Stella McCartney • Supernature • The Shilla Duty Free • Thom Browne
Dining	<ul style="list-style-type: none"> • AT Feast • Candlenut • CHIFA! • CJ GO • COMO Cuisine • Crystal Jade Golden Palace • Crystal Jade Hong Kong Kitchen • Crystal Jade La Mian Xiao Long Bao • Crystal Jade Palace • Crystal Jade Pavilion • Culina Bistro • Dancing Crab • Din Tai Fung • Douraku Sushi • Feng Shui Inn • Glow • Haidilao Hot Pot • Ippoh Tempura Bar by Ginza Ippoh • Lao Beijing • Lingzhi Vegetarian • Ocean Restaurant • Osia Steak and Seafood Grill • Pangium - Singapore • QIN Restaurant and Bar



	<ul style="list-style-type: none"> • Slappy Cakes • Soi Social • Sushi Tei • Syun • table65 • The Dempsey Cookhouse & Bar • Tung Lok Teahouse • Tunglok Seafood • USHIO Sumiyaki & Sake Bar
Flights, Hotels & Attractions	<ul style="list-style-type: none"> • Adventure Cove Waterpark • COMO Cocoa Island, Maldives • COMO Maalifushi, Maldives • COMO Metropolitan, Bangkok • COMO Metropolitan, Singapore • COMO Point Yamu, Phuket • COMO Shambhala, Singapore • COMO Shambhala Estate, Bali • COMO Uma Canggu, Bali • COMO Uma Ubud, Bali • Crockfords Tower, Singapore • Dolphin Island, Singapore • Equarius Hotel, Singapore • Equarius Ocean Suites, Singapore • Equarius TreeTop Lofts, Singapore • Equarius Villa, Singapore • Genting Hotel Jurong • Hard Rock Hotel Singapore • Hotel Michael Singapore • Hotel Ora • S.E.A. Aquarium Singapore • Singapore Airlines • Scoot • Universal Studios Singapore • UOB Travel • Trip.com
Fuel & Telcos	<ul style="list-style-type: none"> • Shell • Singtel