



FREQUENTLY ASKED QUESTIONS (“FAQs”) FOR UOB CARDS Q1 2024 SPEND & GET PROMOTION (“Promotion”)

Please refer to the Terms and Conditions for UOB Q1 2024 Spend And Get Promotion (the “**Terms**”) for the full terms and conditions of the Promotion. Capitalised terms that are used in this FAQs that are not defined shall have the same meaning ascribed to them in the Terms. In the event of inconsistency between this FAQs and the Terms, the Terms shall prevail.

A	Eligibility and Spend Criteria
1	What is this Promotion?
	<p>Cardmembers with a minimum spend of S\$10,000 in Eligible Transactions charged to a valid UOB Card[^] locally or overseas within the qualifying spend period (please refer to Question 2 below) in respect of:</p> <p>(a) 12 January 2024 to 15 February 2024, both dates inclusive (“Promotion Period A”) can redeem one (1) 41mm Apple Watch Series 9, Aluminium, GPS, in Starlight colour with S/M sport band (recommended retail price of S\$604.50) (the “Gift A”); or</p> <p>(b) 16 February 2024 to 21 March 2024, both dates inclusive (“Promotion Period B”) can redeem one (1) 45mm Apple Watch Series 9, Aluminium, GPS, in Midnight colour with M/L sport band (recommended retail price of S\$655) (the “Gift B”).</p> <p>Together the “Gifts” and each a “Gift”</p> <p>[^] Please refer to Question 4 below for the definition of “UOB Cards”.</p>
2	What is the qualifying spend period of this Promotion?
	<p>If you have successfully register for this promotion during Promotion Period A, the qualifying spend period will commence on the date of the SMS Registration and ends on 15 February 2024. In the event that you fail to meet the minimum spend requirement by the end of Promotion Period A, you can still seek to fulfil the minimum spend requirement between 16 February 2024 and 21 March 2024 without the need to re-register to participate in this promotion.</p> <p>For illustration purposes only, if the date of your SMS Registration is 18 January 2024, then your Spend Period shall commence on 18 January 2024 until 15 February 2024 (both dates inclusive).</p> <p>If you have successfully register for this promotion during Promotion Period B, the qualifying spend period will commence on the date of the SMS Registration and ends on 21 March 2024.</p> <p>For illustration purposes only, if the date of your SMS Registration is 18 January 2024, and you failed to meet the condition in Clause 2.1(b) above by 15 February 2024 (i.e. by the end of Promotion Period A), then you will be automatically enrolled to participate in Promotion Period B without the need for any additional SMS registration. Accordingly, your Spend Period for Promotion B will commence on 16 February 2024 until 21 March 2024 (both dates inclusive).</p>
3	What is the Gift for this Promotion?
	<p>The gift is one (1)</p> <ul style="list-style-type: none">• Promotion Period A: 41mm Apple Watch Series 9, Aluminum, GPS, in Starlight colour with S/M sport band (recommended retail price of S\$604.50)• Promotion Period B: 45mm Apple Watch Series 9, Aluminum, GPS, in Midnight colour with M/L sport band (recommended retail price of S\$655)



4	Are all UOB Credit & Debit Cards eligible for this Promotion?
	The promotion is open to all principal cardmember of any Visa, MasterCard, American Express and Union Pay credit card or debit card issued by United Overseas Bank Limited ("UOB" or the "Bank") 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 ("UOB Card").
5	How does this Promotion work?
	<p>To be eligible for the Gift ("Eligible Customer"), you must be the first 250 participants during either Promotion Period A or the first 250 participants during Promotion Period B to satisfy all of the following conditions:</p> <ul style="list-style-type: none"> a) you must be an existing principal cardmember of a UOB Card[^]; and b) you must successfully register to participate in this Promotion by sending an SMS in the following format to 77862 using your registered Singapore mobile number with UOB within the Promotion Period ("SMS Registration"): UOBWATCH<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY (e.g. UOBWATCH 234A 010188); and c) you must successfully charge at least S\$10,000 ("Minimum Spend") worth of Eligible Transactions (as defined in Question 11) to your UOB Card(s) ("Qualifying Amount") during the relevant qualifying spend period. <p>Please refer to Question 2 above for more information on "qualifying spend period".</p> <p>[^] Please refer to Question 4 above for the definition of "UOB Cards".</p>
6	How do I know if I have successfully registered for this Promotion?
	You will receive an acknowledgement SMS reply confirming your registration. However, this does not mean that you have successfully qualified to receive either Gift, even if you have successfully met the minimum spend requirement under this Promotion.
7	Do I have to register again if I did not meet the minimum spend requirement for Promotion Period A but would still like to participate for Promotion Period B?
	No, there is no need to re-register as you will be automatically enrolled for Promotion Period B.
8	Would I know if I have qualified for the Gift before the end of the Promotion Period?
	<p>We will only be able to determine whether you are eligible to receive the Gift after the end of Promotion Period B. We will not be able to provide status of your eligibility to receive the Gift prior to 29 April 2024.</p> <p>If you are eligible to receive the Gift, you will be notified via text through 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 29 April 2024.</p> <p>If you are not eligible to receive the Gift under the Gift Promotion, you will not receive any Notification SMS from UOB.</p>
9	Can my supplementary cardmember register for this Promotion?
	No, all registrations must be made by a principal cardmember and using the principal cardmember's Singapore mobile number registered with the Bank. Supplementary cardmembers are not eligible to register for this Promotion.
10	I hold multiple UOB Cards[^], do I need to consolidate the total spend on one specific UOB Card[^] to qualify?

	<p>No, you are not required to consolidate all spend on one specific UOB Card[^] to participate in this Promotion. You can accumulate the Eligible Transaction amount on different UOB Card(s)[^] to meet the minimum spend requirement.</p> <p>[^] Please refer to Question 4 for the definition of “UOB Cards”.</p>																						
11	<p>I hold multiple UOB Cards[^] and/or supplementary UOB Cards[^]. Can I combine the Eligible Transactions made on the different UOB Cards[^]?</p> <p>All Eligible Transaction amounts charged to the UOB Cards[^] in the name of the same principal cardmember will be aggregated for the computation of the Eligible Transaction amount. For the avoidance of doubt, the Eligible Transactions charged by a supplementary cardmember of a UOB Card[^] will be aggregated with the Eligible Transactions charged by the principal cardmember of that UOB Card[^] for the purposes of computing the Eligible Transaction amount under this Promotion.</p> <p>[^] Please refer to Question 4 for the definition of “UOB Cards”.</p>																						
12	<p>Do all transactions qualify as Qualifying Amount for this Promotion? What are the transactions excluded?</p> <p>For the purposes of this Promotion:</p> <p>(i) “Eligible Transactions” refer to any retail transactions for the purchase of goods and/or services successfully charged to any one of more of your UOB Card(s)[^] and which are captured and posted on UOB’s systems; but shall exclude the Excluded Transactions.</p> <p>(ii) “Excluded Transactions” refer to:</p> <ol style="list-style-type: none"> any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations; any bill payment transactions to utilities or telecommunications providers; fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges; balance and/or funds transfers; 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); transactions relating to money transfers and/or UOB Payment Facility, Instalment Payment Plans, UOB\$ transactions; quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions); any payment made with the following Merchant Category Codes (“MCC”): <table border="1"> <thead> <tr> <th>MCC</th><th>Description</th></tr> </thead> <tbody> <tr> <td>4829</td><td>Wire Transfer/Remittance</td></tr> <tr> <td>5199</td><td>Nondurable Goods</td></tr> <tr> <td>5960</td><td>Direct Marketing - Insurance Services</td></tr> <tr> <td>6010</td><td>Financial Institutions – Manual Cash Disbursements</td></tr> <tr> <td>6012</td><td>Member Financial Institution - Merchandise And Services</td></tr> <tr> <td>6050</td><td>Quasi Cash - Financial Institutions, Merchandise And Services</td></tr> <tr> <td>6051</td><td>Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)</td></tr> <tr> <td>6211</td><td>Securities - Brokers And Dealers</td></tr> <tr> <td>6300</td><td>Insurance Sales/Underwrite</td></tr> <tr> <td>6513</td><td>Real Estate Agents & Managers - Rentals</td></tr> </tbody> </table>	MCC	Description	4829	Wire Transfer/Remittance	5199	Nondurable Goods	5960	Direct Marketing - Insurance Services	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	6300	Insurance Sales/Underwrite	6513	Real Estate Agents & Managers - Rentals
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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

i. 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*	
j. any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.		
13	Will UOB staff be eligible for this Promotion?	
	Yes, UOB staff is eligible for this Promotion.	

B	Redemption of Gift
1	When will I be notified if I have qualified for the Gift?
	<p>Eligible customer to receive the gift will receive a Notification SMS via text with details on the Gift redemption to his/her registered Singapore mobile number with UOB by 29 April 2024.</p> <p>If you are not eligible to receive the Gift under the Gift Promotion, you will not receive any Notification SMS from UOB.</p>
2	How and where can I redeem the Gift?
	<p>All eligible customers to receive the gift will receive a Notification SMS via text with details on the Gift redemption to their registered Singapore mobile number with UOB.</p> <p>The Gift must be redeemed during the redemption period 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 will be forfeited. No replacement will be issued for a lost, stolen or destroyed Notification SMS.</p>
3	Can I reserve the Gift?
	Strictly <u>NO</u> reservation is allowed.
4	Can I exchange the Gift after redemption has been made?
	No. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift.
5	Are there any other terms and conditions for the Promotion?
	Please refer to the Terms. In particular, UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.