



TERMS AND CONDITIONS FOR THE UOB Q1 2024 SPEND AND GET PROMOTION

1. Promotion

1.1 This UOB Q1 2024 Spend And Get Promotion ("**Promotion**") is valid for the following periods:

- (a) 12 January 2024 to 15 February 2024, both dates inclusive ("**Promotion Period A**");
and
- (b) 16 February 2024 to 21 March 2024, both dates inclusive ("**Promotion Period B**").

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

1.3 The Promotion is only open to all principal holders of a UOB Card.

"**UOB Card**" shall mean 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 For the purposes of these Terms:

(a) "**Eligible Transactions**" shall mean any Local Card Transactions or Overseas Card Transactions, but excluding the Excluded Transactions (as defined below).

(b) "**Excluded Transactions**" shall mean:

- (i) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
- (ii) any bill payment transactions to utilities or telecommunication providers;
- (iii) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
- (iv) balance and/or funds transfers;
- (v) 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);
- (vi) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans;
- (vii) UOB\$ transactions;
- (viii) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
- (ix) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
- (x) any payment made with the following Merchant Category Codes ("**MCC**"):

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
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
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
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

(xi) 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*	

- (c) **“Local Card Transactions”** shall mean 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) **“Overseas Card Transactions”** shall mean 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.
- (e) **“UOB”** refers to United Overseas Bank Limited.

- 1.5 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.
- 1.6 All Overseas 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 minimum spend requirement for the Promotion.
- 1.7 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.
- 1.8 The spend requirements in the Promotion 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 Spend Period (as defined in Clause 2.1(b) below). 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 Promotion.
- 1.9 If any Eligible Transaction amount is cancelled or reversed during or after the relevant Promotion Period such that the total amount of Eligible Transactions charged during your applicable Promotion Period falls short of the relevant minimum spend required under the Promotion, you will not be considered to have met the requisite minimum spend in the





Promotion. In respect of the Promotion, the Gift A or Gift B (as defined in Clause 3.1 below) awarded to you in such instance will be charged at its retail price to your UOB Card account.

2. Eligibility for UOB Q1 2024 Spend And Get Promotion

2.1 To participate in the Promotion, you must satisfy all of the following conditions:

- (a) you must successfully register to participate in the Promotion by sending an SMS within Promotion Period A or Promotion Period B in the following format to **77862** using your registered Singapore mobile number with UOB ("**SMS Registration**"): **UOBWATCH<space>last 4 characters of NRIC or Passport Number<space>date of birth as DDMMYY** (e.g. UOBWATCH 234A 010188); and
- (b) you must successfully charge a total of at least S\$10,000 in Eligible Transactions to one or more of your UOB Cards from and including the date of your SMS Registration to the end of the Promotion Period corresponding to your SMS Registration in Clause 2.1(a) above (the "**Spend Period**").

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).

- 2.2 For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Card will be aggregated with the Eligible Transactions charged by the principal holder of that UOB Card for the purposes of computing any minimum spend requirement under the Promotion.
- 2.3 Only SMS Registrations received by UOB will be considered for the Promotion. 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 Promotion. In the event of duplicate registration, the first successful registration will be taken as your SMS Registration date.
- 2.4 If you had successfully registered within Promotion Period A but failed to meet the condition in Clause 2.1(b) above during your Spend Period, you will be automatically enrolled for Promotion Period B without any further SMS Registration and your Spend Period for Promotion Period B will commence on the commencement date of Promotion Period B.

For illustration purposes only, if the date of your SMS Registration is 31 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 till 21 March 2024 (both dates inclusive).

- 2.5 SMS Registration starts from 0000 hours on 12 January 2024 and ends on 2359 hours on 21 March 2024 (Singapore time). SMS entries received by UOB after 2359 hours on 21 March 2024 will not be eligible for the Promotion and will be considered invalid and void.

3. Gift for UOB Q1 2024 Spend And Get Promotion

- 3.1 If you are among the first 250 participants for Promotion Period A to satisfy all of the conditions in Clause 2.1 above under the Promotion, you shall be eligible to receive one (1) Apple Watch Series 9, GPS, 41mm Starlight Aluminum case and Sports Band S/M (recommended retail price of S\$604.50) (the "**Gift A**").
- 3.2 If you are among the first 250 participants for Promotion Period B to satisfy all of the conditions in Clause 2.1 above under the Promotion, you shall be eligible to receive one (1) Apple Watch



Series 9, GPS, 45mm Midnight Aluminum case and Sports Band M/L (recommended retail price of S\$655.00) (the “**Gift B**”).

(Together the “**Gifts**” and each a “**Gift**”).

- 3.3 If you are eligible to redeem a Gift under the Promotion, 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 29 April 2024 (or such other date as UOB may determine in its sole discretion).
- 3.4 If you are not eligible to receive a Gift under the Promotion, you will not receive any Notification SMS from UOB.
- 3.5 For the avoidance of doubt, UOB will only be able to determine whether a participant is eligible to receive a Gift after the Promotion has ended. Accordingly, prior to 29 April 2024, UOB will not be able to provide the status of a participant’s eligibility to receive either Gifts.
- 3.6 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.
- 3.7 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Notification SMS are not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Notification SMS.
- 3.8 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.
- 3.9 You are only eligible to redeem one Gift under the Promotion, even if you satisfy all of the conditions in Clause 2.1 above for both Promotion Periods and regardless of the number of your UOB Cards.
- 3.10 The Gift is strictly non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full. No reservation, refund or exchange of the Gift is allowed.
- 3.11 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.
- 3.12 The Gifts are 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.

4 General

The General Terms and Conditions Governing Promotion set out in Appendix 1 will apply to the Promotion herein and form an integral part of these Terms.



Appendix 1 General Terms and Conditions Governing Promotion

1. The following persons shall not be eligible to participate in the Promotion:
 - (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.
2. 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 UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by you. 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 this the Promotion.
3. UOB 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 Promotion. Without limiting the foregoing, UOB 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 UOB's online banking services or mobile banking services or third party applications, howsoever caused.
4. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you qualify for the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB 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 Promotion.
5. If UOB determines that you are ineligible to participate in the Promotion or to receive the Gifts under the Promotion, UOB may in its sole discretion forfeit the Gifts, reclaim the Gifts or charge to and debit an amount equal to the value of the Gifts from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gifts through such means as UOB may determine in its sole discretion.
6. UOB 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 Gifts under the Promotion.
7. 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 Promotion (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 Promotion, the Terms shall prevail to the extent that such discrepancy relates to the Promotion.

8. UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion and/or the Gifts offered which are published in any mass media, marketing or advertising materials.
9. To the fullest extent permitted by law, UOB 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 Promotion and the Gifts under the Promotion including but not limited to any warranty of quality, merchantability or fitness of the Gifts.
10. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
11. Unless otherwise stated, the Promotion are not valid with other offers, privileges or promotions.
12. By participating in the Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for all purposes related to the Promotion and to contact you, including by voice call or text message.
13. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
14. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

