



TERMS AND CONDITIONS FOR UOB FX+ DEBIT CARD SPEND AND TRAVEL PROMOTION

1. Definition

1.1. For the purposes of this UOB FX+ Debit Card Spend and Travel Promotion (the “**Promotion**”):

- (a) “**Card**” means a UOB FX+ Debit Card, also previously known as UOB Mighty FX Debit Card, issued by UOB in Singapore
- (b) “**Foreign Currency Transactions**” means transactions that are successfully charged and posted to your Card account in a foreign currency and posted on UOB’s system, but shall exclude the following transactions:
 - (i) any cash withdrawal from ATM using the Card;
 - (ii) any payments made in connection with any instalment payment plans[^];
 - (iii) any payments of any charges and fees imposed by UOB[^];
 - (iv) any fund transfers made to or from a Card account[^];
 - (v) any top-up of funds made to any account used for trading or investing or which is connected to any trading or investing platform or service;
 - (vi) any transactions which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of the transaction;
 - (vii) any unposted, voided, disputed or reversed transactions;
 - (viii) any transaction classified under one or more of the following Merchant Category Codes (“MCC”)[^];

Merchant Description Code (MCC)	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
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
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organisations, Political
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
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	Government Services—not elsewhere classified

(ix) any transactions made with the following transaction descriptions^:

AXS*	PAYPAL * BIZCONSULTA
AMAZE*	PAYPAL * OANDAASIAPA
AMAZE* TRANSIT*	PAYPAL * CAPITALROYA
EZ LINK*	PLUS500
EZ-LINK*	PLUS500UK LIMITED
EZLINK*	SAXO CAP MKTS PTS LTD
EZLINKS*	SKR*PLUS500CY LTD
FLASHPAY*	SKR*SKRILL.COM
NETSFLASHPAY*	TRANSIT*
MB * MONEYBOOKERS.COM	WWW.IGMARKETS.COM.SG
OANDA ASIA PAC	WWW.MYEZLINK.COM.SG
OANDAASIAPA	WWW.PLUS500.CO.UK
PAYPAL * PLUS500	IPAYMY*
PAYPAL * PLUS500.COM	SMOOVE PAY*
RWS-LEVY*	CARDUP*
SINGPOST - SAM*	NORWDS*
RAZERPAY*	

(x) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.

(c) “**S\$**” means the legal currency of Singapore.

(d) “**UOB**” means United Overseas Bank Limited.

2. **Promotion**

2.1. This Promotion is only valid between 1 July 2025 to 31 January 2026, both dates inclusive (the “**Promotion Period**”).

2.2. By participating in this Promotion, you agree to be bound by these terms and conditions of this Promotion (the “**Terms**”).

2.3. This Promotion is only open to cardmembers of the Card (“**Cardmember**”).

2.4. To participate in this Promotion, you must make Foreign Currency Transactions using your Card, during the Spend Periods (specified below) ("**Promotion Spending**").

2.5. The Spend Periods are as follows:

Spend cycle	Spend Period
1	1 Jul – 31 Jul 2025
2	1 Aug – 31 Aug 2025
3	1 Sep – 30 Sep 2025
4	1 Oct – 31 Oct 2025
5	1 Nov – 30 Nov 2025
6	1 Dec – 31 Dec 2025
7	1 Jan – 31 Jan 2026

2.6. For the avoidance of doubt, only Foreign Currency Transactions which are successfully charged and posted to your Card account in UOB's system within each Spend Period, would constitute Promotion Spending for that Spend Period.

2.7. 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.

3. Gift

During each Spend Period, if you are the Cardmember who makes the highest amount of Promotion Spending within that Spend Period, you will be awarded with 1 pair of round-trip Singapore Airlines Business Class tickets from Singapore to Paris, together with a Mastercard River Cruise Priceless™ Experience in Paris (the "**Gift**").

The Mastercard River Cruise Priceless™ Experience includes the following:

- 2 tickets for a private morning boat cruise on the Seine with a French breakfast featuring viennoiseries, fruit juices, and hot beverages
- One bottle of champagne and one box of French macarons

3.1 If you are eligible to receive the Gift, you will be notified via a call made to your mobile number in UOB's records ("**Notification**") (or such other mode as UOB may determine in its sole discretion), within the periods specified in the table below (or within such other period as UOB may determine in its sole discretion).

Spend cycle	Spend Period	Period of Notification
1	1 Jul – 31 Jul 2025	By September 2025
2	1 Aug – 31 Aug 2025	By October 2025
3	1 Sep – 30 Sep 2025	By November 2025
4	1 Oct – 31 Oct 2025	By December 2025
5^	1 Nov – 30 Nov 2025	By January 2026
6^	1 Dec – 31 Dec 2025	By February 2026
7^	1 Jan – 31 Jan 2026	By March 2026

^The definition of "Foreign Currency Transactions" has been updated as of 22 September 2025

(updates to the definition marked with ^) but the updated definition will only apply to Spend cycles 5, 6 and 7.

- 3.2 If you are uncontactable via call, UOB will notify you of your eligibility to receive the Gift via an SMS sent to your mobile number in UOB's records. Pursuant to this SMS, you will be required to call the UOB Call Centre to acknowledge receipt of this SMS and to confirm that you will be accepting the Gift. If the UOB Call Centre does not receive such a call from you within two (2) weeks from the date that this SMS is sent, your eligibility to receive the Gift will be deemed forfeited. In such case, UOB reserves the right to award the Gift to the Cardmember with the next highest Promotion Spending within the relevant Spend Period or to such other person as UOB may decide in its sole discretion.
- 3.3 You will be required to attend a Gift presentation ceremony to receive your Gift. During the Gift presentation ceremony, a document with the details on the redemption of your Gift ("**Redemption Document**") will be given to you. UOB and/or any third party merchants supplying the Gift reserve the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Document is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Document.
- 3.4 The Gift must be redeemed during the redemption period specified in the Redemption Document. UOB will not extend the redemption period for any reason whatsoever.
- 3.5 You are only entitled to receive one Gift under this Promotion even if you are the Cardmember who makes the highest amount of Promotion Spending for multiple Spend Periods. You will not be eligible to receive a Gift under this Promotion if you have previously been selected to receive a reward under the UOB FX+ Debit Card Spend and Travel Promotion held from 1 March 2025 to 30 June 2025
- 3.6 The Gift is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 3.7 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.8 Your UOB accounts, including your Card account, must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Gift is awarded, the Gift shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.
- 3.9 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 UOB 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. The merchant / supplier of the Gift may impose additional conditions regarding your usage and/or redemption of the Gift, which shall be your sole responsibility to comply with. 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.

- 3.10 By participating in this Promotion, you acknowledge, agree and consent, in the event you are eligible to receive the Gift, (1) to attending a Gift presentation ceremony to receive the Gift, (2) to being photographed, filmed, interviewed (where such interview may be recorded) and/or otherwise recorded during the Gift presentation ceremony and (3) that any images, videos and/or recordings recorded during the Gift presentation ceremony may be collected, used and disclosed by UOB for promotional and/or marketing purposes, including but not limited to, publishing such images, videos and/or recordings on any of UOB's promotional materials, websites, social media pages and/or such other channels, without further notice to you.

4. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms:

Appendix 1

General Terms and Conditions Governing Promotions

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. 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 any reward under this Promotion or participation in this 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.

3. 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 have met all the requirements of 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.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement and any other terms that may be relevant in connection with this 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 this Promotion.
6. 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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. By participating in this 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 the purposes of this Promotion and to contact you, including by voice call or text message.
9. 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.
10. 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.

Updated on 22 September 2025
United Overseas Bank Limited Co. Reg. No. 193500026Z