



Terms & Conditions for

UOB Lady's Credit Card S\$100 Dairy Farm Gift Vouchers Jan 2023 Application Promotion

1. Promotion

- 1.1. This UOB Lady's Credit Card January 2023 Application Promotion (the "**Promotion**") is valid from 1 to 31 January 2023, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to individuals who are new to United Overseas Bank Limited ("**UOB**") credit cards.
- 1.4. To participate in this Promotion, you must satisfy all the following conditions:
 - (a) you must not be an existing principal holder of any credit card issued by UOB in Singapore at the time when your Application (as defined below) is approved and you have not cancelled any principal UOB credit card(s) as a principal cardholder six (6) months prior to the commencement of the Promotion Period;
 - (b) you must successfully submit an application for a new UOB Lady's credit card issued by UOB in Singapore ("**UOB Lady's Credit Card**") as a principal credit cardholder during the Promotion Period (the "**Application**");
 - (c) your Application must be approved by UOB during the Promotion Period; and
 - (d) you must accumulate a total of at least S\$1,000 worth of Eligible Transactions (as defined below) per month for 2 consecutive months on your new UOB Lady's Credit Card approved pursuant to your Application (the "**Qualifying Spend**").
- 1.5. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
- 1.6. UOB Lady's Credit Card refers to any UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card.
- 1.7. For the purposes of this Promotion:
 - (a) "**Eligible Transactions**" shall mean any retail transactions for the purchase of goods and/or services successfully charged to your UOB Lady's Credit Card and which are posted on UOB's systems but excluding the Excluded Transactions (as defined below).
 - (b) "**Excluded Transactions**" shall mean:
 - (i) Any bill payment transactions to utilities or telecommunication providers;
 - (ii) Cash advances;
 - (iii) Balance and/or funds transfers;

- (iv) Instalment payments;
- (v) Personal loans;
- (vi) SmartPay transactions;
- (vii) UOB\$ transactions;
- (viii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (ix) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
- (x) Any transaction classified under one or more of the following Merchant Category Codes (the “MCC”):

MCC	Description
4829	Wire Transfer / Remittance
5199	Nondurable Goods
5960	Direct Marketing – Insurance Services
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	Organizations, Political
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 transaction consisting of/containing the following references:

AXS*	PLUS500
BANC DE BINARY*	PLUS500UK LIMITED
BANCDEBINARY.COM*	Saxo Cap Mkts Pte Ltd
City Index*	SKR*PLUS500CY LTD
CITY INDEX*	SKR*SKRILL.COM
EZ Link*	SKR*xglobalmarkets.com*
EZ LINK*	SKYFX.COM*
EZLINK*	TRANSIT*
EzLink*	WWW.IGMARKETS.COM.SG
EZ-LINK*	WWW.MYEZLINK.COM.SG
EZ-Link*	WWW.PLUS500.CO.UK
EZLINKS*	YOUTRIP
FlashPay*	AMAZE* TRANSIT*
FLASHPAY*	IPAYMY*
MB * MONEYBOOKERS.COM	RWS-LEVY*
NETS VCASHCARD*	SMOOVE PAY*
NETSFLASHPAY*	SINGPOST-SAM*
OANDA*	RazerPay*
PAYPAL*	

(xii) Any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.

1.8. For the avoidance of doubt:

- (a) UOB reserves the right at any time 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.
- (b) 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.
- (c) Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in your UOB Lady's Credit Card account will be used for the purposes of computing the Qualifying Spend amount for this Promotion.
- (d) Eligible Transactions charged by a supplementary holder of your UOB Lady's Credit Card will be considered for the purposes of computing the Qualifying Spend in Clause 1.4(d) above under this Promotion.

2. Gift

- 2.1. If you are among the first 200 participants of this Promotion to satisfy all of the conditions set out in Clause 1.4 above, you shall be eligible to receive Dairy Farm Gift Vouchers worth S\$100 (the “**Gift**”). The Gift will be awarded in a voucher value denomination of S\$10 each, and you will be eligible to enjoy S\$10 off your bill at any of the participating Dairy Farm retail stores in Singapore.
- 2.2. The Gift will be sent to you based on your last known mailing address in UOB’s records (the “**Redemption Notice**”) by 31 May 2023 (or such other date as UOB may determine in its sole discretion) if you are eligible to receive the Gift.
- 2.3. UOB will not be liable in any way for any delay in receipt of the Redemption Notice. No replacement will be issued for a misplaced, lost, stolen or destroyed Redemption Notice.
- 2.4. The Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever.
- 2.5. Use of the Gift remains subject to the prevailing terms and conditions imposed by the supplier of the Gift (or such other terms and conditions which such supplier may impose subsequently in its sole discretion), which shall be your sole responsibility to comply with.
- 2.6. You are only entitled to redeem one (1) Gift under this Promotion, regardless of your Qualifying Spend amount.
- 2.7. Gifts are 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 Gifts.
- 2.8. The Gift is strictly non-transferable and non-assignable. The Gift is 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.
- 2.9. UOB may substitute any Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.10. 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. 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.
- 2.11. For the avoidance of doubt, your new UOB Lady’s Credit Card account must be in good standing at all times as determined by UOB in its absolute discretion. In the event that your UOB Lady’s Credit Card account 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.
- 2.12. UOB may at its discretion forfeit the Gift, or, if already awarded, reclaim the Gift at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if your UOB Lady’s Credit Card account approved under this Promotion is closed or terminated within nine (9) months from the date such account was opened.

3 General

- 3.1 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.
- 3.2 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 (including, for the avoidance of doubt, the Gift) 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.
- 3.3 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.
- 3.4 Without prejudice to any of the other provisions in these Terms, 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.
- 3.5 The Terms shall be read in conjunction with the prevailing UOB Lady's Credit 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.
- 3.6 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.
- 3.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.

- 3.8 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 all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 3.9 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.
- 3.10 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.