

**Terms & Conditions for
UOB Credit Card Acquisition Cash or Miles March 2022 Promotion**

1. Promotion

- 1.1. This UOB Credit Card Acquisition March 2022 Promotion (the “**Promotion**”) is valid from 1 March 2022 to 31 March 2022, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.2. This Promotion is only open to individuals who are not existing principal holders of any UOB Credit Card at the time when their Application is approved and have not cancelled their principal UOB Credit Card(s) six (6) months prior to the commencement of the Promotion Period.
- 1.3. To participate in this Promotion, you must satisfy all the following conditions:
 - (a) you must not have submitted an application for a new UOB One Credit Card or UOB Lady’s Credit Card issued by UOB in Singapore as a principal credit cardholder during the Promotion Period;
 - (b) you must successfully submit an application online (whether via the official UOB website, Personal Internet Banking, or the UOB mobile application TMRW), or via the telephone sales call from our UOB staff, for a new UOB credit card (excluding UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards) issued by UOB in Singapore (“**UOB 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 successfully charge a total of at least \$1,500 worth of Eligible Transactions (as defined below) on your new UOB Card approved pursuant to your Application within 30 days of your card approval date (the “**Qualifying Spend**”).
- 1.4. 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.
- 1.5. 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 principal 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 |
| 6399 | Insurance |
| 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 (wef 1 Feb 2021) |
| 7995 | Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks |
| 8062 | Hospitals (wef 1 Feb 2021) |
| 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* | OANDA ASIA PAC* |
| BANC DE BINARY* | OANDAASIAPA |

| | |
|-------------------------|-------------------------|
| BANCDEBINARY.COM* | PAYPAL * BIZCONSULTA |
| EZ LINK PTE LTD (FEVO) | PAYPAL * CAPITALROYA |
| EZ Link transport | PAYPAL * OANDAASIAPA |
| EZ Link* | PAYPAL* PLUS500 |
| EZ-LINK (IMAGINE CARD) | PAYPAL* PLUS500.COM |
| EZ-Link EZ-Reload (ATU) | Saxo Cap Mkts Pte Ltd |
| EZLINK* | SKR*SKRILL.COM |
| EzLink* | SKR*xglobalmarkets.com* |
| EZ-LINK* | SKYFX.COM* |
| FlashPay ATU* | TRANSIT* |
| MB * MONEYBOOKERS.COM | WWW.IGMARKETS.COM.SG |
| NETS VCASHCARD* | City Index* |
| AMAZE* TRANSIT* | YOU TRIP* |

1.6. 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 Card account will be used for the purposes of computing the Qualifying Spend amount for this Promotion.

2. Gift

2.1. If you are among the first 100 individuals to fulfil the requirements set out in Clause 1.3 above, then:

- (a) if your Application relates to a UOB Card other than a KrisFlyer UOB Credit Card, you shall be eligible to receive a one-time cash credit of S\$100 (the "**Cash Credit**"); and
- (b) if your Application relates to a UOB Card which is a KrisFlyer UOB Credit Card, you shall be eligible to receive a one-time bonus credit of 7,000 KrisFlyer miles (the "**Bonus Miles**").

The "**Bonus Miles**" and the "**Cash Credit**" are collectively referred to as the "**Gift**".

2.2. If you apply for more than one UOB Card in a single Application submitted pursuant to Clause 1.3 above and your Application for those UOB Cards are approved by UOB at the same time during the Promotion Period and you have successfully charged Eligible Transactions on each of those UOB Cards:

- (a) the amount of Eligible Transactions successfully charged to each such UOB Card will be aggregated across all such UOB Cards for the purposes of computing the Qualifying Spend; and
- (b) if you are eligible to receive a Gift under this Promotion, your Gift (i.e. Bonus Miles or Cash Credit) will be determined based on your UOB Card with the highest accumulated spend on Eligible Transactions.

- 2.3 If you are eligible to receive the Cash Credit as your Gift, the Cash Credit will be credited into your UOB Card account by 30 June 2022 (or such other date as UOB may determine in its sole discretion) provided that the your UOB Card account is:-
- (a) active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion; and
 - (b) not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.
- 2.4 If you are eligible to receive the Bonus Miles as your Gift, the Bonus Miles will be credited by UOB into your KrisFlyer membership account that is linked to your KrisFlyer UOB Credit Card by 31 August 2022 (or such other date as UOB and/or Singapore Airlines may determine in its sole discretion), provided that:
- (a) your UOB Card account is active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion and not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;
 - (b) your KrisFlyer membership account is active, valid, subsisting and/or in good standing and not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever; and
 - (c) you have successfully linked your KrisFlyer membership account to your KrisFlyer UOB Credit Card.
- 2.5 Utilisation of the Bonus Miles remains subject to any terms and conditions as may be imposed by Singapore Airlines which you shall be responsible for complying with.
- 2.6 You are only entitled to redeem one Gift under this Promotion, regardless of the number of UOB Cards applied for under this Promotion.
- 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 not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No 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 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 Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened.
- 2.11 Where applicable, 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.

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 the Gift 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 the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.
- 3.5 The Terms shall be read in conjunction with the prevailing UOB 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.