



**Terms & Conditions for
UOB Credit Card August 2024 Acquisition Promotion**

1. **Promotion**
- 1.1. This UOB Credit Card August 2024 Acquisition Promotion (the “**Promotion**”) is valid from 1 August 2024 to 31 August 2024, 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 not an existing principal cardholder of any credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore at the time when their first Application (as defined below) submitted during the Promotion Period is approved by UOB and who have not cancelled any UOB credit card(s) of which they are the principal cardholder, within six (6) months prior to the approval date of their first Application (as defined below) submitted during the Promotion Period (“**New-to-UOB CC Customer**”).
- 1.4. To participate in this Promotion, you must satisfy all the following conditions:
 - (a) you must be a New-to-UOB CC Customer;
 - (b) you must successfully submit an application to be the principal cardholder for new UOB credit card(s) (excluding UOB EVOL Card, UOB PRVI Miles American Express Card, UOB PRVI Miles Mastercard, UOB PRVI Miles VISA Card UOB Lady’s Card, UOB Lady’s Solitaire Card, UOB Lady’s Solitaire Metal Card, KrisFlyer UOB Card, UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards) issued by UOB in Singapore (“**Eligible UOB Card**”) during the Promotion Period (the “**Application**”);
 - (c) any one of the Eligible UOB Cards applied for under your Application must be approved by UOB during the Promotion Period; and
 - (d) you must successfully complete the applicable qualifying activities for the Cash Credit or the Gift as set out below (“**Qualifying Activities**”).

Reward	Qualifying Activities
S\$350 Cash Credit (“ Cash Credit ”)	<p>(A) You (as the principal cardholder of your Eligible UOB Card) must:</p> <p>(i) successfully register to participate in this Promotion for the Cash Credit Reward by sending an SMS to 77862 using your Singapore mobile number registered with UOB, between 1 August 2024 to 31 August 2024 in the following format (the “Cash Credit SMS Registration”):</p> <p align="center">CCA<space>last 4 alpha-numeric characters of your NRIC or Passport Number registered with UOB</p> <p>(Example: If your registered NRIC in UOB’s records is S1234567A, you will need to send “CCA 567A” to 77862)</p> <p>(ii) You must be amongst the first 200 participants to successfully charge a total of at least S\$1,000 worth of Eligible Transactions (as defined below) per month (“Cash Credit Minimum Spend”) for 2 consecutive months from the date of approval of your Eligible UOB Card (the “Cash Credit Qualifying Spend Period”).</p> <p><i>For illustration purposes: If your Eligible UOB Card is approved by UOB on 10 August 2024, you will need to fulfil</i></p>

	<p>the Cash Credit Minimum Spend during the Cash Credit Qualifying Spend Period as follows:</p> <table border="1"> <thead> <tr> <th>Cash Credit Minimum Spend</th> <th>Cash Credit Qualifying Spend Period</th> </tr> </thead> <tbody> <tr> <td>At least S\$1,000</td> <td>10 Aug 2024 - 9 Sep 2024</td> </tr> <tr> <td>At least S\$1,000</td> <td>10 Sep 2024 – 9 Oct 2024</td> </tr> </tbody> </table>	Cash Credit Minimum Spend	Cash Credit Qualifying Spend Period	At least S\$1,000	10 Aug 2024 - 9 Sep 2024	At least S\$1,000	10 Sep 2024 – 9 Oct 2024
Cash Credit Minimum Spend	Cash Credit Qualifying Spend Period						
At least S\$1,000	10 Aug 2024 - 9 Sep 2024						
At least S\$1,000	10 Sep 2024 – 9 Oct 2024						
<p>Sony WH-1000XM5 Wireless Noise Cancelling Headphones (worth S\$589) (“Gift”)</p>	<p>In order to qualify to receive the Gift, you must satisfy both Qualifying Activities B and C as follows:</p> <p>(B) You (as the principal holder of your Eligible UOB Card) must:</p> <p>(i) Make full payment of your Eligible UOB Card’s annual fee for the first year of your Eligible UOB Card membership when such fee is charged to your Eligible UOB Card account;</p> <p>(ii) successfully register to participate in this Promotion for the Gift Reward by sending an SMS to 77862 using your Singapore mobile number registered with UOB, between 1 August 2024 to 31 August 2024 in the following format (the “Gift SMS Registration”):</p> <p>CCAF<space>last 4 alpha-numeric characters of your NRIC or Passport Number registered with UOB></p> <p>(Example: If your registered NRIC in UOB’s records is S1234567A, you will need to send “CCAF 567A” to 77862)</p> <p>(C) You must successfully charge a total of at least S\$1,000 worth of Eligible Transactions (as defined below) (“Gift Minimum Spend”) in the first 30 days from the date of approval of your Eligible UOB Card (the “Gift Qualifying Spend Period”).</p> <p><i>For illustration purposes: If your Eligible UOB Card is approved by UOB on 10 August 2024, you will need to fulfil the Gift Minimum Spend during the Gift Qualifying Spend Period as follows:</i></p> <table border="1"> <thead> <tr> <th>Gift Minimum Spend</th> <th>Gift Qualifying Spend Period</th> </tr> </thead> <tbody> <tr> <td>At least S\$1,000</td> <td>10 Aug 2024 - 9 Sep 2024</td> </tr> </tbody> </table>	Gift Minimum Spend	Gift Qualifying Spend Period	At least S\$1,000	10 Aug 2024 - 9 Sep 2024		
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1.5. UOB has the right at its discretion to approve or decline any Application for any reason whatsoever 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. For the purposes of this Promotion:

“Eligible Transactions” shall mean any retail transactions for the purchase of goods and/or services (whether in Singapore dollars or foreign currencies), which is successfully charged to your Eligible UOB Card and posted on UOB’s systems but shall exclude the Excluded Transactions (as defined below).

“Excluded Transactions” shall mean:

- (i) any cash advances;
- (ii) any payment of fees and charges (including without limitation, late payment charges, interest charges and annual or monthly fees or charges) imposed by UOB;
- (iii) any balance and/or funds transfers to or from your Eligible UOB Card account;
- (iv) any credit card transaction effected using your Eligible UOB Card that was subsequently cancelled, voided or reversed for any reason;
- (v) any payment of monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (vi) any payment of amounts approved under the UOB Payment Facility and any associated fees or charges;
- (vii) any Grab mobile wallet top-up transactions;
- (viii) any Shopee Pay wallet top-up transactions;
- (ix) any transaction classified under one or more of the following Merchant Category Codes (“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
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

(x) any transaction consisting of/containing the following references:

- AXS*
- AMAZE* TRANSIT*
- CITYINDEX*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*

- PAYPAL * CAPITALROYA

(xi) any other transactions as may be prescribed by UOB from time to time.

1.7. For the avoidance of doubt:

- 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.
- 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.
- Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate applicable at the time of exchange. The Singapore dollar transaction amount posted on UOB system will be used for the purposes of computing the Cash Credit Minimum Spend or the Gift Minimum Spend amounts for this Promotion.
- If you apply for more than one Eligible UOB Card and the Eligible UOB Cards applied for under your Application(s) are approved by UOB on the same day, the amount of Eligible Transactions successfully charged to each such Eligible UOB Card will be aggregated for the purposes of computing the Cash Credit Minimum Spend or the Gift Minimum Spend under this Promotion.
- Eligible Transactions charged to a supplementary Eligible UOB Card applied for during the Promotion Period will be considered for the purposes of computing the Cash Credit Minimum Spend or the Gift Minimum Spend.

2. Reward

2.1. If you satisfy all the requirements in Clause 1.4(a) to (c) above and depending on the Qualifying Activities you have successfully completed under Clause 1.4(d), you shall be eligible to receive the following Reward:

Reward	Qualifying Activities
Cash Credit: A one-time cash credit of S\$350 (Cash Credit SMS Registration required; Limited to the first 200 participants who meet the Cash Credit Minimum Spend)	Qualifying Activity A (as described in Clause 1.4 (d) above)
Gift (Gift SMS Registration required)	Qualifying Activities B and C (as described in Clause 1.4(d) above)

For the avoidance of doubt, even if you complete the Qualifying Activities required to be eligible for both the Cash Credit and the Gift, you will only be eligible to receive the Cash Credit or the Gift, as determined by UOB, at its sole discretion.

2.2. For the purposes of Qualifying Activity B under Clause 1.4(d) relating to the eligibility of receiving the Gift,

- the annual fee of the Eligible UOB Card for the first year of your Eligible UOB Card membership will be charged to the relevant Eligible UOB Card account latest by 30 September 2024. If you applied for multiple Eligible UOB Cards, the annual fee of one of your Eligible UOB Cards will be charged to the relevant Eligible UOB Card Account, as determined by UOB in its sole discretion. The annual fee charged will be as listed in the UOB Cardmember Agreement (subject to prevailing GST).

- (b) If the annual fee of the Eligible UOB Card charged for the first year of your Eligible UOB Card membership is automatically or subsequently waived, 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.
- 2.3. If you qualify to receive the Gift, you will be sent an SMS to your Singapore mobile number in UOB's records (or such other mode as UOB may determine in its sole discretion) (the "**Redemption Notification**") by 31 December 2024 (or such other date as UOB may determine in its sole discretion).
 - 2.4. The Redemption Notification will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notification. The Gift must be redeemed during the redemption period specified in the Redemption Notification. UOB will not extend the redemption period for any reason whatsoever.
 - 2.5. If you qualify to receive the Cash Credit, the Cash Credit will be credited directly to your Eligible UOB Card account and reflected on your Eligible UOB Card statement by 31 December 2024 or such other date as UOB may determine in its sole discretion). If you applied for multiple Eligible UOB Cards, the Cash Credit will be credited to the account of one of your Eligible UOB Cards, as determined by UOB in its sole discretion.
 - 2.6. You are only entitled to redeem one (1) Gift or to redeem the Cash Credit once under this Promotion, regardless of the number of Eligible UOB Cards applied for under this Promotion or your aggregate Eligible Transactions amount.
 - 2.7. Redemption of the Gift is 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 Gift.
 - 2.8. The Reward is strictly non-transferable and non-assignable. The Reward is not exchangeable for cash (in respect of the Gift), credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Reward is allowed.
 - 2.9. UOB may substitute any Reward 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 any of the Gifts. 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 disputes regarding the Gift are 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. Use of the Gift remains subject to the prevailing terms and conditions imposed by the merchant and/or supplier of the Gift (or such other terms and conditions which the merchant and/or supplier may impose subsequently in its sole discretion), which shall be your sole responsibility to comply with.
 - 2.12. Sending and receiving SMSes is dependent on an 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 or liable for any undelivered, lost or delayed SMS sent and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
 - 2.13. Only Cash Credit SMS Registrations and Gift SMS Registrations (collectively "**SMS Registrations**") received by UOB will be considered for this Promotion. All SMS Registrations for this Promotion which are not in the format prescribed in these Terms (including but not limited to, SMS Registrations containing NRIC or Passport Numbers which have not been duly registered with UOB), sent to an incorrect number, sent from a mobile number which is not registered in Singapore with UOB, sent by the supplementary cardholder of the Eligible UOB Card, sent outside of the Promotion Period or are otherwise incomplete, inaccurate or not performed in accordance with these Terms will be disqualified and/or considered null and void. For the avoidance of doubt,

you are only required to register once to participate in this Promotion. If you submit duplicate SMS Registrations, the date of your first successful SMS Registration will be taken as the date of your SMS Registration for the purpose of this Promotion.

- 2.14. For the avoidance of doubt, the account(s) of your new Eligible UOB Card(s) applied for under this Promotion must be in good standing at all times as determined by UOB in its absolute discretion. In the event that such account(s) are delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Reward, the Reward shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.15. UOB may at its sole discretion forfeit the Reward, or, if already awarded, reclaim the value of the Reward at your expense (whether by charging to and debiting an amount equal to the value of the Reward from any of your UOB account(s) or otherwise), without prior notice to you, if the account(s) of your new Eligible UOB Card(s) applied for under this Promotion are closed or terminated within nine (9) months from the date such account(s) were 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;
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time; or
 - (e) individuals who have participated in any other UOB credit card acquisition promotion during the same period.
- 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 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 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