

Terms & Conditions for UOB Credit Card Foodpanda Application Promotion (“Promotion”)

1. The Promotion is valid from 15 May 2023 to 14 June 2023 (both dates inclusive) (“**Promotion Period**”).
2. By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

Promotion Mechanics

3. This Promotion is only applicable to individuals who are new-to-UOB credit cards.
4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must not have cancelled a UOB credit card 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 Card (as defined below) via the Designated Channel (as defined below) as a principal cardholder within the Promotion Period (each, an “**Application**”);
 - (c) your Application must be approved by UOB within the Promotion Period;
 - (d) at the time your Application is approved by UOB, you must not be an existing principal cardholder of a UOB Card; and
 - (e) you must activate your UOB Card (as the principal cardholder) issued and approved by UOB pursuant to your Application and charge at least one Eligible Transaction (as defined below) of any amount to your UOB Card within 30 days from the approval date of your UOB Card (the “**Spend Period**”).
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.
6. For the purposes of this Promotion:
 - (a) “**UOB Card**” shall mean a personal credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (but excluding UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards).
 - (b) “**Designated Channel**” means Applications submitted by clicking the Promotion banner displayed via the official foodpanda Singapore website or mobile application.
 - (c) “**Eligible Transaction**” shall mean any retail transactions for the purchase of goods and/or services (excluding the Excluded Transactions (as defined below)) successfully charged to your UOB Card and which are posted on UOB’s systems within the Spend Period.
 - (d) “**Excluded Transactions**” shall mean:
 - (i) Any bill payment transactions to utilities or telecommunication providers;

- (ii) Any cash advances, balance and/or funds transfers, instalment payments; personal loans;
- (iii) SmartPay transactions;
- (iv) UOB\$ transactions;
- (v) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (vi) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
- (vii) Any transaction classified under one or more of the following Merchant Category Codes:

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

- (viii) 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*	YOUTRIP*

- (f) For the avoidance of doubt, the Eligible Transactions charged by a supplementary holder of a UOB Card will not 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 this Promotion.
- (g) UOB reserves the right to amend the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion without any prior notice or giving any reasons.
- (h) 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.
- (i) The requisite minimum spend in this Promotion will be determined by the transaction date of the Eligible Transaction(s) charged to your UOB Card, provided that such transaction has been posted on UOB's system within the Spend Period. 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.
- (j) If any Eligible Transaction amount is cancelled or reversed during or after the Spend Period such that the total amount of Eligible Transactions charged during your applicable Spend Period falls short of the relevant minimum spend required under these Terms, you will not be considered to have met the requisite minimum spend in this Promotion. Any Voucher (as hereinafter defined) awarded to you in such instance will be charged at its retail price to your UOB Card account.

Voucher

- If you have satisfied all the requirements in these Terms, you shall be eligible to receive S\$200 worth of foodpanda vouchers (the "**Voucher**"). The Voucher will be issued in the form of promo codes in such denomination as may be determined by UOB in its sole discretion.
- If you are eligible to receive the Voucher, you will be sent an SMS to your registered Singapore mobile number on the Bank's records with your Voucher and details relating to the redemption of your Voucher (the "**Notification SMS**") within approximately 3 months of the date of your UOB Card approval (or such other date as UOB may determine in its sole discretion). The promo codes for your Voucher will be embedded within the Notification SMS.

9. The validity period of your Voucher will be stated in your Notification SMS (the “**Expiry Date**”). Strictly no extension of the Expiry Date is allowed. If you do not redeem all or any part of your Voucher by the applicable Expiry Date, your unredeemed portion of the Voucher will be forfeited.
10. Each promo code in respect of your Voucher is only valid for one-time use to offset your foodpanda order in Singapore placed via the official foodpanda Singapore website or mobile application and remains subject to any terms and conditions as may be imposed by Delivery Hero (Singapore) Pte. Ltd. (the “**Merchant**”) at its sole discretion. The Voucher cannot be applied on the small order fee and platform fee, and the Voucher cannot be stacked, clubbed or combined for use in a single transaction. The Voucher cannot be used in conjunction with other discounts, promotions, unless otherwise stated.
11. To redeem your Voucher, you must input the promo code relating to your Voucher into the official foodpanda Singapore website or mobile application at the time of placing your foodpanda order in Singapore and payment must be made with a valid UOB credit card issued in Singapore. A successful redemption is only made upon checkout and any unconsumed value of the Voucher shall be forfeited. The Voucher will remain as redeemed in the event that you subsequently cancel your order after checkout.
12. The Merchant shall be entitled to decline the redemption of a Voucher if (in its opinion) the relevant Voucher appears to be a counterfeit or tampered with (as applicable).
13. Use of the Voucher remains subject to any terms and conditions which may be imposed by the Merchant.
14. You are only eligible to receive the Voucher once in this Promotion, regardless of the number of UOB Cards you applied for under this Promotion.
15. The Voucher 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 replacement will be issued for a lost, stolen or destroyed Notification SMS.
16. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Voucher with any other gift of equal or similar value selected by UOB without liability to any person.
17. The Voucher is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Voucher. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Voucher and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Voucher. Any dispute regarding the Voucher is to be resolved directly with the merchant and/or supplier of the Voucher. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Voucher. For the purposes of this clause, “**Voucher**” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Voucher.

General

18. 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.
19. 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 any third party applications, howsoever caused.
20. 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 or liable for any undelivered, lost or delayed SMS sent and/or received. 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 the Promotion.
21. 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.
22. 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.
23. 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.
24. 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.
25. This Promotion is not valid with other offers, privileges or promotions unless otherwise expressly stated herein.
26. 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.
27. 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.

28. 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.

UOB Cards x Foodpanda Online Application Promotion (“Promotion”)

Terms & Conditions for S\$200(S\$50 x 4) Foodpanda Voucher Codes:

1. Unless otherwise stated, Vouchers can only be used for orders placed via the official foodpanda Singapore website or mobile application.
2. Payment must be made with a valid UOB credit card issued in Singapore.
3. Each Voucher code entitles you to S\$50 off your order with no minimum spend.
4. Each Voucher code can only be used once and is not stackable with other gift/voucher codes, discounts, and other promotional offers.
5. Voucher codes are applicable to payments involving Foodpanda Guarantee.
6. Vouchers are non-transferable, non-exchangeable, non-refundable and cannot be exchanged for cash.
7. UOB is not the supplier of the Vouchers or any goods and/or services supplied in connection with the redemption and/or use of the Vouchers and accordingly accepts no liability or damage of any kind for the goods and services arising from the use and/or redemption of the Vouchers (howsoever arising).
8. UOB reserves the right to vary any of these terms and conditions, or to withdraw this Promotion, at any time in its own discretion without prior notice or reason to any person. Terms and conditions of the Promotion (accessible via <https://go.uob.com/fpacq>) shall apply.
9. Voucher remains subject to foodpanda’s General Terms and Conditions.