

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

1. The Promotion is valid from 1 July 2023 to 30 September 2023 (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is only open to individuals who are new to United Overseas Bank Limited (“**UOB**”) credit cards.
3. By participating in this Promotion, you are deemed to have agreed to be bound by these terms and conditions for the Promotion (the “**Terms**”).
4. To participate in the 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 under this Promotion is approved and you have not cancelled your principal UOB credit card(s) six (6) months prior to card(s) approval date;
  - (b) you must submit an application via PacificLight Power Pte Ltd (“**PacificLight**”) channels approved by UOB for a new 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) (“**Principal 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 activate your Principal Credit Card issued pursuant to your Application and charge a minimum of one (1) Eligible Transaction (as defined below) to your Principal Credit Card within 30 days from the approval date of your Principal Credit Card (the “**Spend Period**”).
5. 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 submit an application for the Principal Credit Card via any channel other than pursuant to Clause 4(b) above.
6. 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.
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 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 cash advances;
    - (ii) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by UOB;
    - (iii) balance and/or funds transfers to or from the Principal Credit Card account;

- (iv) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (v) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (vi) amounts approved under the UOB Payment Facility and any associated fees or charges (w.e.f. 19 June 2023);
- (vii) any Grab mobile wallet top-up transactions;
- (viii) any Shopee Pay wallet top-up transactions;
- (ix) any payment made with the following Merchant Category Codes ("MCC")

Merchant Description Code (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\*
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR\*PLUS500CY LTD
- SKR\*SKRILL.COM
- TRANSIT\*

- EZLINKS\*
- FLASHPAY\*
- NETSFLASHPAY\*
- MB \* MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL \* PLUS500
- PAYPAL \* PLUS500.COM
- PAYPAL \* BIZCONSULTA
- PAYPAL \* OANDAASIAPA
- PAYPAL \* CAPITALROYA
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY\*
- RWS-LEVY\*
- SMOOVE PAY\*
- SINGPOST-SAM\*
- RazerPay\*

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

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.

8. If you satisfy all of the conditions set out in Clause 4 above, you shall be eligible to receive 2 x S\$50 Grab vouchers given in the form of a voucher code (the “Gift”).
9. For the avoidance of doubt, you are only eligible to receive one (1) Gift regardless of the number of Principal Credit Cards applied for under this Promotion or the number of Eligible Transactions you charge to your Principal Credit Card(s).
10. 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. UOB may substitute any Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
11. The Gift is to be used with UOB Credit Cards only. Each Gift voucher code will allow S\$50 off your Grab order with no minimum spend. Each Gift voucher code can only be used once. Use/redemption of the Gift remains further 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.
12. 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.
13. Your Principal Credit Card account(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 the such account(s) 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.
14. If you are eligible to receive the Gift, you will receive a notification sent via Short Message Service (“SMS”) containing the redemption details of the Gift, within 45 days from the Principal Credit Card approval date ((or such other date as UOB may determine in its sole discretion).

15. UOB may at its discretion forfeit the Gift, or, if already awarded, reclaim the Gift at your expense (whether by deductions to your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever, including but not limited to scenarios where:
  - (a) your Principal Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened; or
  - (b) UOB subsequently discovers that you are not eligible to participate in the Promotion and/or to receive the Gift.
16. 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, howsoever caused.
17. 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.
18. 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.
19. 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.
20. 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.
21. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
22. 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 (including but not limited to PacificLight) 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.
23. 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.
24. Under no circumstances shall the inclusion of any product or service offered by the PacificLight in any promotional material published by UOB in connection with the Promotion be construed as an endorsement or recommendation of such product or service by UOB.
25. 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.