

TERMS AND CONDITIONS FOR UOB LADY'S CARD BONUS UNI\$ DINING & FASHION PROMOTION

1. Promotion

- 1.1 This UOB Lady's Card Bonus UNI\$ Dining Promotion ("**Promotion**") is valid from 1 August 2021 to 31 Oct 2021, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.2 To participate in this Promotion, you must:
- (a) successfully charge a minimum of S\$500 per month of Eligible Transactions on your UOB Lady's Card during the Promotion Period; and
 - (b) be the first 10,000 UOB Lady's Credit Cardmembers to successfully register to participate in the Promotion via Short Message Service ("**SMS**"), by keying in "**LADYSBONUS<space>Last 4 alphanumeric of your NRIC**" (e.g. LADYSBONUS 123A) and sending the **SMS to 77862** within the Promotion Period from your registered mobile number with UOB. For the avoidance of doubt, you only need to register once.
- 1.3 For the purposes of this Promotion:
- 1.3.1 "**Eligible Transactions**" means collectively, the transactions for the purchase of goods and/or services under the Dining Category (Merchant Category Codes: 5811, 5812, 5814, 5499) and Fashion Category (Merchant Category Code: Codes 5311, 5611, 5621, 5631, 5651, 5655, 5661, 5691, 5699, 5948) which are successfully charged to your UOB Lady's Card and posted on UOB's systems but shall exclude the Excluded Transactions. For the avoidance of doubt, food delivery, namely Deliveroo, Foodpanda and WhyQ, and all dining establishments such as fast food restaurants, cafes, and restaurants are under the Dining Category. Online Marketplaces, namely Shopee, Lazada, Taobao are under the Fashion Category.
 - 1.3.2 "**Excluded Transactions**" means all other transactions which are not under Dining and Fashion Category and transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time. We reserve the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the lists of transactions which UNI\$ will not be awarded for, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.
 - 1.3.3 "**UOB**" means United Overseas Bank Limited.
 - 1.3.4 "**UOB Lady's Card**" refers to any UOB Lady's Classic Card, UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card.
- 1.4 Eligible Transactions which are processed outside Singapore and successfully charged to your UOB Lady's Card in a foreign currency will be converted into Singapore dollars based on UOB's prevailing exchange.
- 1.5 The Eligible Transactions charged by a principal holder of a UOB Lady's Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that UOB Lady's Card for the purposes of computing the maximum amount of bonus UNI\$ you can earn in a calendar month.

2. Gift

- 2.1 If you have satisfied all of the conditions in Clause 1.2 above (each, an “**Eligible Customer**”), you shall be eligible to be awarded with the additional bonus 5X UNI\$ on your spend subject to Clause 2.2 (the “**Gift**”). The Gift will be credited to your UOB Lady’s Card account within three months after the end of this Promotion.
- 2.2 The maximum amount of bonus 5X UNI\$ you can earn in a month is 3,000 UNI\$ which is equivalent to S\$3,000 spent.
- 2.3 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.
- 2.4 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3 General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals whose UOB Lady's Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB Lady's Card account is 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.
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, howsoever caused.
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.
4. 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.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards 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.
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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
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.