

TERMS AND CONDITIONS GOVERNING LAZADA-UOB CARD

("TERMS AND CONDITIONS")

1. Overview

- 1.1. These terms and conditions apply to the Lazada-UOB Card issued by UOB in Singapore (collectively the **"Cards"** and each a **"Card"**). These Terms and Conditions are to be read together with the prevailing UOB Cardmembers Agreement (as may be amended from time to time at the UOB's sole discretion).
- 1.2. In the event of any inconsistency between these Terms and Conditions and the prevailing UOB Cardmembers Agreement, these Terms and Conditions shall prevail in relation to any matter concerning the Card. These Terms and Conditions shall prevail over any advertising, promotional publicly, brochure, marketing or other materials relating to or in connection with the Card.
- 1.3. Capitalised terms used in these Terms and Conditions shall have the meanings ascribed to them under the prevailing UOB Cardmembers Agreement unless otherwise defined herein.

2. Definitions

- 2.1. In these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:
- (a) **"Card Transactions"** means the transactions successfully charged to the Card Account by the Principal and Supplementary Cardmembers AND posted on UOB's systems, but excludes the Exclusions.
- (b) **"Dining, Entertainment & Transport Spend"** refers to the following:
- **"Dining Spend"** refers to Card Transactions made at dining establishments, provided that such merchants fall within the following Merchant Category Codes (the **"MCC"**):

MCC	Description
5462	Bakeries
5811, 5812, 5813 and 5814	Caterers, Eating places and Restaurants, Bars, Taverns, Lounges and Nightclubs and Fast Food restaurants

- **"Entertainment Spend"** refers to Card Transactions made at entertainment establishments, provided that such merchant fall within the following MCC:

MCC	Description
7829 & 7932	Motion Picture Theaters, Theatrical Producers and Ticket Agencies
7841	Video Tape Rental Stores
7911	Dance Halls/Studios/ Schools



7922	Theatrical Producers
7929	Bands, Orchestra and Entertainment Establishments
7932 and 7933	Bowling Alleys, Billards and Pool Establishments
7941 and 7992	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters, Golf Courses
7991, 7996, 7998 and 7999	Tourist Attractions and Exhibits, Amusement Parks, Aquariums, Dolphinariums, Zoos and Seaquariums & Recreation Services–Not Elsewhere Classified
7993 and 7994	Video Game Arcades and Establishments and Video Amusement Game Supplies

- **“Transport Spend”** refers to Card Transactions made on:
 - Ride-hailing services provided that such merchant fall within MCC 4121
 - SimplyGo Bus/MRT rides
- (c) **“Exclusions”** refers to the transactions described in Clause 5 below successfully charged to the Card Account by the Principal and Supplementary Cardmembers AND posted on UOB’s systems .
- (d) **“Lazada”** refers to Lazada Singapore Pte. Ltd.
- (e) **“Lazada Account”** means an online user account on Lazada’s website or mobile application (collectively, **“Lazada Website”**) from which users may purchase goods and/or services.
- (f) **“Lazada Gift Card(s)”** refers to the gift card balance awarded by Lazada into the Principal Cardmember’s Lazada Account at the end of the statement months between January to December in a calendar year calculated based on Clause 3.1 below.
- (g) **“Lazada Spend”** refers to Card Transactions made on Lazada Singapore with description LAZADA*, AMAZE*LAZADA*, 2C2P*LAZADA” and MCC 5311, 5310, 5331, 5399, 5732, 5999, but shall exclude RedMart and any Lazada Wallet top-up transactions.
- (h) **“Lazada Wallet”** means the Lazada payment account or e-wallet for used for electronic payment.
- (i) **“Minimum Spend”** means the minimum amount of total Card Transactions for each calendar month as set out in Clause 3.1 below.
- (j) **“Principal Cardmember’s Lazada Account”** has the meaning set out in Clause 3.5 below.
- (k) **“RedMart spend”** refers to Card Transactions made on Lazada Singapore with description beginning with “LAZADA*, REDMART*AMAZE* LAZADA*, AMAZE* REDMART*” and MCC 5411, but shall exclude Lazada Spend.
- (l) **“Statement”** means the statements of account issued by UOB in respect of the Card Account.
- (m) **“Statement Month”** means the period of a Statement relates.
- (n) **“UOB”** refers to United Overseas Bank Limited.

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3. Lazada Gift Card

- 3.1. For each calendar month which a Principal Cardmember fulfils a Minimum Spend of S\$500, the Principal Cardmember will be eligible to receive rebates in the form of Lazada Gift Card on the Principal Cardmember's eligible spend for that month in the following manner based on transaction category:

Rebates earned per transaction category	Cap on rebates value
20% rebates on Lazada Spend	S\$20
6% rebates on RedMart Spend	S\$20
5% rebates on Dining, Entertainment and Transport Spend	S\$25
0.3% rebates on all other spend	S\$25

The Minimum Spend requirement, rebates and cap on rebates value reflected in this clause apply from 1 September 2024 to 31 August 2025.

For example:

If a Principal Cardmember fulfils a Minimum Spend of S\$500 for a particular month and the Card Transactions during that month comprise of Lazada Spend, RedMart Spend, Dining, Entertainment and Transport Spend and other spend, the Principal Cardmember will receive the following:

- *Rebates in the form of Lazada Gift Card with a value corresponding to 20% of the Lazada Spend amount successfully charged to the Principal Cardmember's Card Account and posted on UOB's system during that month;*
- *Rebates in the form of Lazada Gift Card with a value corresponding to 6% of the RedMart Spend amount successfully charged to the Principal Cardmember's Card Account and posted on UOB's system during that month;*
- *Rebates in the form of Lazada Gift Card with a value corresponding to 5% of the Dining, Entertainment and Transport Spend amount successfully charged to the Principal Cardmember's Card Account and posted on UOB's system during that month; and*
- *Rebates in the form of Lazada Gift Card with a value corresponding to 0.3% of the other spend amount successfully charged to the Principal Cardmember's Card Account and posted on UOB's system during that month.*

The value of each Lazada Gift Card mentioned above is subject to a cap per transaction category as reflected in the table in this clause above. Thus, the Principal Cardmember will receive the following rebates in the form of Lazada Gift Card:

- *a S\$20 Lazada Gift Card if the Lazada Spend amount is S\$100;*
- *a S\$15 Lazada Gift Card if the RedMart Spend amount is S\$250;*
- *a S\$5 Lazada Gift Card if the Dining, Entertainment and Transport Spend amount is S\$100; and*
- *a S\$3 Lazada Gift Card if the other spend amount is S\$1000.*

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Accordingly, the Principal Cardmember will receive a total value of S\$43 credit in the Principal Cardmember's Lazada Gift Card within the Principal Cardmember's Lazada account in the following month after meeting the spending requirements in the current month.

- 3.2. Transaction categories are categorised according to the MCC. The MCC determines the rebates rate each Card Transaction is eligible under the relevant transaction category and this in turns determine the value of the Lazada Gift Card to be awarded to a Cardmember. A merchant's registered MCC may not always correspond with its nature of business. MCCs are assigned by a merchant's acquiring bank. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
- 3.3. UOB computes the Minimum Spend and Lazada Gift Card to be awarded based on the date on which a transaction is successfully charged to the Card Account, provided that such transaction has been successfully posted on UOB's system as at the point of computation.
- 3.4. Any Card Transactions successfully charged by Supplementary Cardmember(s) and posted on UOB's system will be included in the computation of Principal Cardmember's Minimum Spend and Lazada Gift Card to be awarded to Principal Cardmember.
- 3.5. To receive Lazada Gift Card, a Principal Cardmember must ensure that his/her Card is successfully added as card-on-file in the Lazada Wallet of a Lazada Account. The first Lazada Account which the Principal Cardmember's Card is added to will be deemed as the Principal Cardmember's Lazada Account. If a Principal Cardmember is eligible to receive the Lazada Gift Card but his/her Card is not successfully added as card-on-file in the Lazada Wallet of a Lazada Account due to omission or whatsoever reasons, any Lazada Gift Card to be awarded to the Principal Cardmember will be forfeited.
- 3.6. If a Principal Cardmember is eligible to receive the Lazada Gift Card, the Lazada Gift Card will be credited to the Principal Cardmember's Lazada Account on the 15th day of the calendar month after the calendar month which the Principal Cardmember fulfilled the Minimum Spend.
- 3.7. Lazada Gift Card and its corresponding loyalty programme is governed by Lazada. Lazada reserves the right to amend the name of the programme or rewards from time to time without any prior notice, provided that the value of rewards upon conversion remains the same.

4. Terms and Conditions on Lazada Gift Card

- 4.1. Lazada Gift Card can only be used for eligible orders made on Lazada Website. Use of Lazada Gift Card is subject to any terms and conditions as may be imposed by Lazada at its sole discretion.
- 4.2. Each Lazada Gift Card is only valid for one hundred eighty (180) days from the date on which it is credited into the Principal Cardmember's Lazada Account (the "**Expiry Date**"). Strictly no extension of the Expiry Date is allowed. If a Lazada Gift Card is not utilised by the relevant Expiry Date, the Lazada Gift Card will be forfeited.
- 4.3. Lazada Gift Card are strictly non-transferable and non-assignable. Lazada Gift Card are not exchangeable for cash, credit or kind, in full or in part. The Lazada Gift Card balance may not exceed S\$1,000 at any time.

5. Exclusions

- 5.1. The following Card Transactions (collectively referred to as the "**Exclusions**") do not qualify to earn any Lazada Gift Card. UOB reserves the right to amend the list set out below from time to time without any prior notice or giving any reason or being liable to any party:

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- (a) any cash advances;
- (b) any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by UOB;
- (c) balance and/or funds transfers to or from the Card Account;
- (d) any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- (e) monthly instalments under 0% Instalment Payment Plan and SmartPay;
- (f) any Grab mobile wallet top-up transactions;
- (g) any Shopee Pay wallet top-up transactions;
- (h) any payment made with the following MCC;

MCC	Description
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct marketing – Combination Catalog and Retail Merchants (wef 1 October 2024)
5993	Cigar Stores and Stands (wef 1 October 2024)
6012	Member Financial Institution–Merchandise and Services
6050	Quasi Cash–Financial Institutions, Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, NonFiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales/Underwrite
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

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8651	Organisations, Political
8699	Membership Organizations (Not Elsewhere Classified) (wef 1 October 2024)
8999	Professional Services (Not Elsewhere Classified) (wef 1 October 2024)
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

(i) any transactions made with the following transaction descriptions:

- AXS*
- AMAZE* TRANSIT*
- CITYINDEX*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- WWW.MYEZLINK.COM.SG
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- IPAYMY* (w.e.f. 1 Aug 2022)
- RWS-LEVY* (w.e.f. 1 Aug 2022)
- SMOOVE PAY* (w.e.f. 1 Aug 2022)
- SINGPOST-SAM* (w.e.f. 1 Aug 2022)
- CardUp* (w.e.f. 1 Aug 2022)
- RazerPay* (w.e.f. 1 Aug 2022)
- NORWDS* (w.e.f. 21 Jul 2024)
- AMAZE* (w.e.f 1 October 2024)

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

6. General

6.1. A Cardmember is not entitled to enjoy the rewards, benefits and/or privileges stated herein if:

- (a) the Cardmember's Card Account is suspended, cancelled, closed or terminated;
- (b) the Cardmember's Card Account is not active, valid, subsisting or in good standing or which, in UOB's sole opinion, is delinquent or has been unsatisfactorily conducted; or
- (c) the Cardmember is incapacitated or passed away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against the Cardmember.

6.2. Where any Card Transaction posted to a Cardmember's Card Account is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), UOB shall have the sole discretion to reverse and forfeit the Lazada Gift Card awarded in respect of such Card Transaction.



- 6.3. The Card shall only be used for Cardmember's own legitimate and genuine personal expenses and shall not be used for commercial or other non-personal expenses.
- 6.4. UOB may deduct, re-compute, withdraw, forfeit and/or cancel any Lazada Gift Card earned and/or awarded and/or cancel and terminate a Cardmember's Card, without giving any reason or prior notice or assuming any liability to you, if:
- (a) spending on the Card Account is deemed by UOB in its sole and absolute discretion to be for commercial, illegitimate, not genuine, commercial and/or non-personal purposes;
 - (b) the Card Account is not in good standing and not conducted in a proper and satisfactory manner at any time as determined by UOB in its sole discretion;
 - (c) the Card account is overdue;
 - (d) UOB deems in its sole discretion that there is an abuse of the Lazada Gift Card and its corresponding loyalty programme (whether via unusual, illegitimate, and/or not genuine transaction activities or otherwise);
 - (e) relevant Lazada Gift Card were not earned from qualifying spend; or
 - (f) for any other reason that UOB may determine in its sole discretion.
- No payment or compensation in respect of such deduction, re-computation, withdrawal or cancellation will be made.
- 6.5. In the event that a Cardmember's Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Lazada Gift Card credited into the Cardmember's Card Account, such Lazada Gift Card earned shall be forfeited without prior notice to the Cardmember and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 6.6. UOB shall not be responsible or liable in any manner for (i) any failure or delay or mistake in the transmission or submission of card transactions and/or the Card Transactions by any party (including but not limited to card associations, acquiring merchants, merchant establishments, postal or telecommunication authorities) for whatever reason; or (ii) any breakdown or malfunction in any computer system or equipment; or (iii) any loss, expenses, delays, mistake, neglect or omission in the awarding of the Lazada Gift Card or a Cardmember's participation in the Lazada Gift Card and its corresponding loyalty programme.
- 6.7. UOB's decision on all matters relating to Card Account and awarding of all rewards, benefits and privileges stated in these Terms and Conditions shall be final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to its decision.
- 6.8. UOB reserves the right to vary, amend and/or supplement any of these Terms and Conditions from time to time without giving prior notice or reason and without liability to any person. Should a Cardmember continue to use the Card after the change takes effect, the Cardmember shall be deemed to have accepted the change without reservation.
- 6.9. By participating in the Lazada Gift Card and its corresponding loyalty programme and in addition to any other consent a Cardmember has already provided to UOB and any right of UOB under applicable laws, the Cardmember consents to UOB and the necessary third parties (including, but not limited to, Lazada) collecting, using and disclosing the Cardmember's personal data for the purposes of Lazada Gift Card and its corresponding loyalty programme and to contact the Cardmember.





- 6.10. Whilst all information is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 6.11. A person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these terms and conditions.
- 6.12. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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