

**Terms & Conditions for
UOB Credit Card Acquisition November and December 2022 Promotion**

1. Promotion

- 1.1. This UOB Credit Card November and December 2022 Promotion (the “**Promotion**”) is valid from 22 November 2022 to 31 December 2022, 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 new to United Overseas Bank Limited (“**UOB**”) credit cards.
- 1.4. To participate in this 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 the commencement of the Promotion Period;
 - (b) you must successfully submit an application for a new UOB credit card (but excluding KrisFlyer UOB Credit 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**”) 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 successfully charge a total of at least S\$1,000 worth of Eligible Transactions (as defined below) per month (the “**Minimum Spend**”) on your new Eligible UOB Card approved pursuant to your Application for two (2) consecutive months from your new Eligible UOB Card approval date (the “**Qualifying Spend**”).
- 1.5. 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.
- 1.6. 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 Eligible UOB Card and which are posted on UOB’s systems but excluding the Excluded Transactions (as defined below).
 - (b) “**Excluded Transactions**” shall mean:
 - (i) Any bill payment transactions to utilities or telecommunication providers;
 - (ii) Cash advances;
 - (iii) Balance and/or funds transfers;
 - (iv) Instalment payments;

- (v) Personal loans;
- (vi) SmartPay transactions;
- (vii) UOB\$ transactions;
- (viii) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
- (ix) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
- (x) Any transaction classified under one or more of the following Merchant Category Codes (the "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

- (xi) Any transaction consisting of/containing the following references:

AXS*	OANDA ASIA PAC*
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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*	YOUSTRIP*

- (xii) Any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.

1.7. For the avoidance of doubt:

- (a) 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.
- (b) 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.
- (c) Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in your Eligible UOB Card account will be used for the purposes of computing the Minimum Spend and Qualifying Spend amounts for this Promotion.
- (d) If you apply for more than one Eligible UOB Card in a single Application submitted pursuant to Clause 1.4 above and your Application for those Eligible UOB Cards are approved by UOB at the same time during the Promotion Period, the amount of Eligible Transactions successfully charged to each such Eligible UOB Card within thirty (30) days of the card approval date will be aggregated for the purposes of computing the Minimum Spend and Qualifying Spend amounts under this Promotion.
- (e) Eligible Transactions charged by a supplementary holder of your Eligible UOB Card will be considered for the purposes of computing the Minimum Spend and Qualifying Spend amounts in Clause 1.4(d) above under this Promotion.
- (f) If any Eligible Transaction is cancelled or reversed during or after the Promotion Period such that the total Eligible Transactions charged per month during the Promotional Period falls short of the Minimum Spend, you will not be considered to have satisfied Clause 1.4(d) above. Accordingly, you will not be considered an Eligible Customer (as defined in Clause 2.1 below).

2. **Gift**

- 2.1. If you are among either the first 100 participants in November 2022 or the first 200 participants in December 2022 to satisfy all of the conditions set out in Clause 1.4 above ("**Eligible Customer**"), you shall be eligible to receive one of the following gifts listed below depending on the Eligible UOB Card which you have applied in the Application pursuant to Clause 1.4(b) above (the "**Gift**"): -

Eligible UOB credit card	Gift
<ul style="list-style-type: none"> • PRVI Miles American Express Card • PRVI Miles Mastercard • PRVI Miles VISA Card 	A one-time bonus credit of UNI\$10,000 (equivalent to 20,000 miles)
All other UOB credit card (excluding PRVI Miles American Express Card, PRVI Miles Mastercard, PRVI Miles VISA Card, KrisFlyer UOB Credit Card, UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards)	A one-time cash credit worth a total of S\$300

- 2.2 For the avoidance of doubt, if you apply for more than one Eligible UOB Card in a single Application submitted pursuant to Clause 1.4 above and one of those Eligible UOB Cards approved by UOB during the Promotion Period is a PRVI Miles American Express Card, PRVI Miles Mastercard or PRVI Miles VISA Card, you will only receive the one-time bonus credit of UNI\$10,000 as the Gift if you are eligible to receive a Gift under this Promotion.
- 2.3 If you are eligible to receive a Gift under this Promotion, the Gift will be credited directly into your Eligible UOB Card account and reflected on your Eligible UOB Card statement by 30 April 2023 (or such other date as UOB may determine in its sole discretion). A credit advice showing the crediting of your Gift into your Eligible UOB Card account will be mailed to you by post to your mailing address in UOB's records.
- 2.4 You are only entitled to receive one (1) Gift under this Promotion, regardless of the number of Eligible UOB Cards applied for under this Promotion satisfying the Minimum Spend.
- 2.5 Gifts are 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 Gifts.
- 2.6 The Gift is strictly non-transferable and non-assignable. The Gift is not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Gift is allowed.
- 2.7 UOB may substitute any Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8 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 determine 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.
- 2.9 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 if the account(s) of your new Eligible UOB Card(s) applied under this Promotion is closed or terminated within nine (9) months from the date such account was 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; or
 - (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 one of the other UOB credit card acquisition promotions 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 (including, for the avoidance of doubt, the Gift) 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.

Updated on 22 November 2022