

Terms & Conditions for UOB Credit Card Application Changi Pay Voucher Promotion ("Promotion")

1. The Promotion is valid from 28 October 2021 to 31 December 2021 (both dates inclusive) ("**Promotion Period**").
2. This Promotion is only open to all new individual applicants who submit an application via uob.com.sg/go-cag for a new personal credit card issued by United Overseas Bank Limited ("**UOB**") in Singapore (but excluding the UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards) as a principal credit cardholder ("**Principal Credit Card**") during the Promotion Period (the "**Application**") and provided that the Application is approved by UOB during the Promotion Period.
3. By participating in this Promotion, you:
 - (i) authorise and consent to (a) UOB sharing your Singapore mobile number (as reflected in UOB's records) with CAG and/or its affiliates and agents; and (b) CAG sharing your said Singapore mobile number with Liquid Group Pte. Ltd. ("Liquid") (which is the issuer and operator of Changi Pay), for the purposes of facilitating this Promotion; and
 - (ii) agree to be bound by the terms and conditions of this Promotion (the "**Terms and Conditions**")
4. The following persons shall not be eligible to participate in the Promotion:
 - (i) individuals who have cancelled their principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
 - (ii) individuals who are existing principal holders of a UOB credit card at the time when their Application is approved;
 - (iii) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (iv) 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 and absolute discretion;
 - (v) 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
 - (vi) anyone whom UOB may decide to exclude, at its sole and absolute discretion, without any reason or prior notice at any time.
5. UOB has the right at its sole and absolute 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. If you are among the first 2,000 individuals (each, a "**Winner**") during the Promotion Period to fulfil the requirements set out in Clause 2 above, you shall be eligible to receive S\$20 worth of Changi Pay vouchers (the "**Gift**"). Changi Airport Group (Singapore) Pte. Ltd. shall credit the Changi Pay vouchers to applicants who have successfully downloaded the iChangi mobile application and activated their Changi Pay. For the avoidance of doubt, any Winner that does not successfully activate their Changi Pay shall not be awarded any Changi Pay vouchers.
7. For the avoidance of doubt, each Winner is only eligible to receive one (1) Gift.

8. An eligible Winner who meets the conditions set out in Clause 5 above, will receive a Short Message Service ("**SMS**") containing the redemption details of the Gift, one (1) month after the end of the Promotion Period provided that the Winner's Principal Credit Card account is:
 - (i) active, valid, subsisting and/or in good standing as determined by UOB in its sole and absolute discretion; and
 - (ii) not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.
9. UOB may at its sole and absolute discretion forfeit the Gift, or, if already awarded, reclaim the Gift at the expense of the Winner (whether by deductions to the Winner's UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever, including but not limited to scenarios where:
 - (i) the Winner's 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
 - (ii) UOB subsequently discovers that the Winner is not eligible to participate in the Promotion and/or to receive the Gift.
10. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No exchange of the Gift is allowed.
11. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
12. You are only entitled to redeem one Gift under this Promotion, regardless of the number of UOB credit cards applied for under this Promotion.
13. 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.
14. 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.
15. 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 and absolute 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 and absolute discretion.
16. 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.
17. UOB may, at any time and at its sole and absolute discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
18. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.

19. 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.
20. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce the Terms.
21. 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.