

Terms and Conditions for UOB Cards Up To S\$6 Changi Pay Voucher Promotion ("Promotion")

1. Promotion

- 1.1 This Promotion is valid from 28 October to 31 December 2021, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.2 This Promotion is open to principal and supplementary UOB Cardmembers.
- 1.3 To participate in this Promotion, you must satisfy all the following requirements:
 - (a) successfully link your UOB Card to your Changi Pay account; and
 - (b) successfully charge at least 1 Eligible Transaction in any of the qualifying period ("Qualifying Period") to your UOB Card

Qualifying Period	
28 October to 30 November 2021	
1 December to 31 December 2021	

- 1.4 For the purposes of this Promotion:
 - (a) "Eligible Transactions" refers to transactions of a minimum of S\$10 for the purchase of goods and/or services made via Changi Pay which are successfully charged to your UOB Card and posted on UOB's system.
 - Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing any minimum spend requirement under this Promotion.
 - (b) "UOB" means United Overseas Bank Limited.
 - (c) "UOB Card" refers to any personal Mastercard and Visa credit or debit card issued by UOB in Singapore, but does not include any UOB Corporate cards, UOB Purchasing cards and UOB Business cards.

2. Changi Pay Voucher

- 2.1 If you satisfy all the conditions stated in Clause 1.3 above (each, a "Winner"), you will receive a S\$2.00 Changi Pay voucher ("Award") for every Eligible Transaction.
- 2.2 The Award will be credited into your Changi Pay account within 30 calendar days from the end of each qualifying period for which the Eligible Transaction is made or such other date as UOB may determine in its sole discretion.
- 2.3 Each Winner is only entitled to receive a <u>maximum of three (3) Awards</u> (i.e. a maximum of S\$6.00 worth of Changi Pay voucher) under this Promotion, limited to the first 10,000 Awards issued for each Qualifying Period.
- 2.4 The Award is on a first-come-first-served basis determined by the posting date of the Eligible Transaction. The Award is not exchangeable for cash, credit or kind, in full or in part. No reservation, refund, exchange or request for expedited fulfillment of the Award is allowed.



- 2.5 The Award credited in this Promotion can only be used to offset against the next purchase at Changi Pay accepting merchants.
- 2.6 UOB may substitute the Award with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7 In the event that the UOB Card or Changi Pay account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Award is awarded into such account, the Award shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
- 2.8 The Award is subject to the <u>Terms and Conditions governing the use of Changi Pay</u>.

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.



Appendix 1

General Terms and Conditions Governing Promotions

- 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.
- 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 Award 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. 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. Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.
- 5. If UOB determines that you are ineligible to participate in this Promotion or to receive the Award, UOB may in its sole discretion forfeit the Award, reclaim the Award or charge to and debit an amount equal to the value of the Award 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 Award through such means as UOB may determine in its sole discretion.
- 6. 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.



- 7. 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.
- 8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 9. 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 the purposes of this Promotion and to contact you, including by voice call or text message.
- 10. 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.
- 11. 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.

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