

## Terms & Conditions for 20" Travel Luggage with UOB Credit Card 'Scan & Redeem' Promotion

### 1. Promotion

- 1.1. This 20" Travel Luggage with UOB Credit Card 'Scan & Redeem' Promotion (the "**Promotion**") is only valid from 1 November 2024 to 31 December 2024, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to individuals who are not an existing principal holder of a credit card issued by United Overseas Bank Limited ("**UOB**") in Singapore.
- 1.4. To participate in this Promotion, you must satisfy all of 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 (as defined below) is approved and you must not have cancelled any credit card issued by UOB in Singapore as a principal cardholder within a period of six (6) months prior to the approval of your Application;
  - (b) you must duly complete and successfully submit your application for a new personal credit card issued by UOB in Singapore (the "**UOB Credit Card**") as a principal cardholder during the Promotion Period via "Scan and Redeem" with MyInfo by following the application instructions displayed on the advertisements for this Promotion at any one of the retail outlets, web portals, electronic or direct mailers and/or social media platforms of Singtel Telecommunications Limited in Singapore during the Promotion Period (the "**Application**");
  - (c) your Application must be approved by UOB within the Promotion Period; and
  - (d) you must activate your new UOB Credit Card issued pursuant to your Application approved by UOB under this Promotion and successfully charge at least one (1) Eligible Transaction (as defined below) to your new UOB Credit Card within thirty (30) days from the approval date of your new UOB Credit Card (the "**Minimum Spend**").
- 1.5. 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 new UOB Credit Card and which are posted on UOB's systems but excluding the Excluded Transactions (as defined below).
  - (b) "**Excluded Transactions**" shall mean:
    - (i) any transactions made with the following transaction descriptions: -
      - AMAZE\* TRANSIT\* (with effect from 1 March 2022)
      - EZ Link Transport
      - EZ Link Pte Ltd (FEVO)
      - EZ Link (Imagine Card)
      - EZLink
      - EZ-Link EZ-Reload (ATU)
      - FlashPay ATU
      - MB \* Moneybookers.com
      - Oandaasiapa
      - Oanda Asia Pac
      - Paypal \* Bizconsulta

Paypal \* Oandaasiapa  
 Paypal \* Capitalroya  
 Saxo Cap Mkts Pts Ltd  
 SKR \* Skrill.com  
 Transit\* (with effect from 1 March 2022)  
 www.igmarkets.com.sg  
 IPAYMY\* (with effect from 1 August 2022)  
 RWS-LEVY\* (with effect from 1 August 2022)  
 SMOOVE PAY\* (with effect from 1 August 2022)  
 SINGPOST-SAM\* (with effect from 1 August 2022)  
 RazerPay\* (with effect from 1 August 2022)  
 NORWDS\* (with effect from 21 July 2024)  
 AMAZE\* (with effect from 1 October 2024)

(ii) any payments made with any one of the following Merchant Category Codes ("MCC"):

<b>Merchant Description Code (MCC)</b>	<b>Description</b>
4829	Wire Transfer/Remittance
4900	Utilities (For UOB Reserve Card only)
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
5965	Direct Marketing – Combination Catalog and Retail Merchants (wef 1 Oct 2024)
5993	Cigar Store and Stands (wef 1 Oct 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, Non-Fiat 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 (wef 1 Feb 2021)
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals (For UOB Reserve Card and UOB Visa Infinite Metal Card only) (wef 1 Oct 2024)
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	Organisations, Political

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

- (iii) any payments with transaction description “norewards” (w.e.f 8 July 2024);
- (iv) any AXS payments;
- (v) any transactions at UOB\$ merchants where UOB\$ are issued (up and until 31 Oct 2024);
- (vi) any transactions made at Shell Service Stations & SPC Service Stations;
- (vii) fees, interest and charges, cash advances and withdrawals;
- (viii) any amounts approved under the UOB Payment Facility and any associated fees or charges (w.e.f. 19 June 2023)
- (ix) payments under 0% Instalment Payment Plan, SmartPay or UOB Lady’s LuxePay Plan;
- (x) transactions that are subsequently cancelled, voided, or reversed for any reason; and
- (xi) any transactions that UOB may exclude from time to time without prior notice.

- 1.6. 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.
- 1.7. 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.
- 1.8. UOB has the right at its absolute discretion to approve or decline any Application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any person.
- 1.9. For the avoidance of doubt:
  - (a) If your Application is submitted via any mode other than that stated in Clause 1.4(b) above, you shall not be eligible to participate in this Promotion.
  - (b) Any Eligible Transactions charged by the supplementary cardholder of a new UOB Credit Card issued pursuant to an Application approved by UOB under this Promotion during the Promotion Period will not be considered in the computation of the Minimum Spend for the principal cardholder of the new UOB Credit Card under this Promotion.

## 2. Gift

- 2.1. If you satisfy all of the conditions in Clause 1.4 above, you are eligible to receive a free 20" travel luggage (the "**Gift**") under this Promotion.
- 2.2. If you are eligible to receive the Gift, you will be notified via SMS based on your Singapore mobile number in UOB's records within three (3) months from your Application approval date (or such other date as UOB may determine in its sole discretion) (the "**SMS Notification**"). The SMS Notification will set out details on the redemption of the Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the SMS Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed SMS Notification.
- 2.3. You are required to follow the instructions set out in the SMS Notification in order to redeem the Gift. UOB shall not be responsible or liable in any way to any person arising from your inability to redeem your Gift from the designated redemption centre ("**Redemption Centre**") specified in the SMS Notification.
- 2.4. The redemption period for the Gift will be stated in your SMS Notification (the "**Redemption Period**"). Strictly no extension of the Redemption Period is allowed. If you do not redeem your Gift during the Redemption Period, your rights to the Gift will be forfeited.
- 2.5. UOB and/or the Redemption Centre shall be entitled to decline the redemption of your Gift if, in its opinion, the SMS Notification displayed on the screen of your mobile device is or appears to be a counterfeit or altered, defaced, damaged, or tampered with (as applicable).
- 2.6. 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 Gift. The Gift may come in different colours, different designs and different styles.
- 2.7. You are only entitled to receive one (1) Gift under this Promotion, regardless of the number of UOB Credit Cards you applied for in connection with this Promotion.
- 2.8. 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.
- 2.9. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.10. The Gift is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
- 2.11. For the avoidance of doubt:
  - 2.11.1. Your UOB Credit Card account must be active, valid, subsisting and/or in good standing at all times as determined by UOB in its sole discretion. In the event that your UOB Credit Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before your redemption of the Gift, your rights to the Gift redemption shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
  - 2.11.2. 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 your principal UOB Credit Card account applied under this Promotion is closed or terminated within nine (9) months from the date such account was opened. If the monies standing to the credit of your UOB account(s) 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.

### 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.

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 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 any third party applications, howsoever caused.

3.3. Sending and receiving SMS is dependent on a 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 and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.

3.4. 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.

3.5. 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.

3.6. 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.

- 3.7. 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.
- 3.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.9. 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.
- 3.10. 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.
- 3.11. 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.