

TERMS AND CONDITIONS FOR UOB DEBIT CARD WATERBOMB 2024 PROMOTION

1. This UOB Debit Card WATERBOMB 2024 Promotion (the “**Promotion**”) is valid from 24 June 2024 to 5 August 2024 (both dates inclusive) (the “**Promotion Period**”).
2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
3. To participate in this Promotion, you must satisfy all of the following conditions: -
 - (a) you must be an existing holder of a UOB One Debit Visa Card or UOB One Debit Mastercard Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (“**UOB One Debit Card**”) and an individual who is currently enrolled as a student in the Singapore Polytechnic; and
 - (b) you must successfully charge a total of at least S\$300 in Eligible Transactions to your UOB One Debit Card during the Promotion Period.
4. The following persons shall not be eligible to participate in this 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.

Gift

5. If you have satisfied all of the requirements in these Terms, you will be eligible to redeem one free entrance ticket to WATERBOMB Festival Singapore 2024 (the “**Gift**”).
6. You are only entitled to redeem the Gift once under this Promotion, regardless of the amount of Eligible Transactions charged to your UOB One Debit Card during the Promotion Period.
7. **The Gift is on a first-come-first-served basis and is limited to the first 80 redemptions for this Promotion.** UOB shall not be required to notify and/or update on the stock availability of the Gift.
8. To redeem the Gift, you must come down personally to the Singapore Polytechnic UOB Hangout branch and present the following for verification by the staff at the Singapore Polytechnic UOB Hangout branch: (i) Eligible Transactions successfully charged and posted to your UOB One Debit Card account as shown on your UOB TMRW app; (ii) your physical UOB One Debit Card used to participate in this Promotion; and (iii) your Singapore Polytechnic student ID.
9. Redemptions of the Gift are only available at the Singapore Polytechnic UOB Hangout branch.
10. If you are eligible to redeem the Gift, the Gift will be issued to you on-the-spot by the staff of the Singapore Polytechnic Hangout branch, and you shall be required to acknowledge receipt of the same at the time of redemption by signing such prescribed form(s) that we may require.
11. The Gift is strictly non-transferable and non-assignable. 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.

12. UOB may substitute any Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
13. The Gift is valid for use at WATERBOMB Festival Singapore 2024 on 24 August 2024 only (the “**Entry Date**”). If the Gift is not utilised on the Entry Date, the Gift will be forfeited and cannot be used for entry into the WATERBOMB Festival Singapore 2024 on any other date.
14. The Gift is supplied by third party merchants and UOB is not an agent of the merchants and/or suppliers of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift. Any dispute regarding the use and/or redemption of any products and/or services provided by third party merchants in connection with the use and/or redemption of Gift is to be resolved directly with the relevant merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the relevant merchant and/or supplier. The use and/or redemption of the Gift is subject to the third-party merchants’ terms and conditions.
15. For the purposes of this Promotion:
 - (a) “**Eligible Transactions**” shall refer to all retail transactions successfully charged and posted to your UOB One Debit Card account, but excluding the Excluded Transactions (as defined below).
 - (b) “**Excluded Transactions**” shall refer to:
 - (i) any instalment payment plans;
 - (ii) any charges and fees imposed by UOB;
 - (iii) fund transfers to or from a debit/credit card account;
 - (iv) unposted/voided/disputed/reversed transactions;
 - (v) any payment made with the following Merchant Category Code (“**MCC**”);

Merchant Description Code (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
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	Organisations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Government Services—not elsewhere classified

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

- AXS*
- AMAZE*TRANSIT (WEF. 1 MAR 2022)
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- RWS-LEVY* (w.e.f. 1 Aug 2022)
- SINGPOST-SAM* (w.e.f. 1 Aug 2022)
- RazerPay* (w.e.f. 1 Aug 2022)
- 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
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY* (w.e.f. 1 Aug 2022)
- SMOOVE PAY* (w.e.f. 1 Aug 2022)
- CardUp* (w.e.f. 1 Aug 2022)
- NORWDS* (wef 21 Jul 2024)

(vii) any other transactions which the Bank may exclude from time to time without prior notice to you.

14. For the avoidance of doubt:

- (c) 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.
- (d) 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.
- (e) Transactions charged to the UOB One Debit Card in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange.

General

15. 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 third-party applications, howsoever caused.
16. 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.
17. 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.

18. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement and UOB Terms and Conditions Governing Accounts and Services 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.
19. 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.
20. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
21. 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.
22. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
23. 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.