

TERMS AND CONDITIONS FOR UOB LADY'S CARD BONUS UNI\$ FASHION (FX ONLINE) PROMOTION**1. Promotion**

- 1.1 This UOB Lady's Card Bonus UNI\$ Fashion (FX Online) Promotion ("**Promotion**") is valid from 1 April 2021 to 30 June 2021, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.2 This Promotion is only open to holders of a UOB Lady's Card (as defined below) who have selected "Fashion" as one of their preferred categories for the Promotion Period.
- 1.3 To participate in this Promotion, you must successfully charge at least one Eligible Transaction (as defined below) on your UOB Lady's Card during the Promotion Period. For the avoidance of doubt, you must have either:
- (a) selected "Fashion" as one of your preferred category(ies) prior to performing the Eligible Transactions if you do not have an existing category in UOB's record; or
 - (b) selected "Fashion" as one of your preferred category(ies) before 31 March 2021 if you have an existing category selected in UOB's records.
- 1.4 For the purposes of this Promotion:
- 1.4.1 "**Eligible Transactions**" means the transactions for the purchase of goods and/or services under Merchant Category Codes 5311, 5611, 5621, 5631, 5651, 5655, 5661, 5691, 5699 or 5948 made via the internet and processed by the respective merchants/acquirers in a foreign currency (non-SGD) as an online transaction and which are successfully charged to your UOB Lady's Credit Card account and posted on UOB's systems but shall exclude the Excluded Transactions.
 - 1.4.2 "**Excluded Transactions**" means all other transactions which are not under Fashion Category and transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time. We reserve the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the lists of transactions which UNI\$ will not be awarded for, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.
 - 1.4.3 "**UOB**" means United Overseas Bank Limited.
 - 1.4.4 "**UOB Lady's Card**" refers to any UOB Lady's Classic Credit Card, UOB Lady's Platinum Credit Card, UOB Lady's Solitaire Credit Card and UOB Lady's Solitaire Metal Credit Card.
- 1.5 For the avoidance of doubt:
- 1.5.1 All Eligible Transactions must be effected in foreign currencies and posted on UOB's system in foreign currency to be considered eligible. Transactions converted to Singapore Dollars before being posted in UOB's system will not be considered an "Eligible Transaction".
 - 1.5.2 The Eligible Transactions charged by a principal holder of a UOB Lady's Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that UOB Lady's Card for the purposes of computing the maximum amount of bonus UNI\$ you can earn in a calendar month.
 - 1.5.3 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.
 - 1.5.4 All 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 the Gift (as defined below) to be awarded under this Promotion.

2. 5X Bonus UNI\$

- 2.1 If you satisfy all of the requirements of this Promotion, you shall be eligible to be awarded with a bonus of 5X UNI\$ for every S\$5 worth of Eligible Transactions charged to your UOB Lady's Card pursuant to Clause 1.3 above subject to the cap stated in Clause 2.2 below (the "Gift").
- 2.2 The Gift will be credited to your UOB credit card account by the end of the following calendar month and reflected in the next statement cycle for your UOB credit card.
- 2.3 The maximum amount of bonus 5X UNI\$ you can earn in a calendar month will follow the prevailing caps in the Terms and Conditions for the UOB Lady's Cards, namely:
- i. 1,800 UNI\$ which is equivalent to S\$1,000 spent, if you are a UOB Lady's Classic Card or UOB Lady's Platinum Card Cardmember; or
 - ii. 5,400 UNI\$ which is equivalent to S\$3,000 spent if you are a UOB Lady's Solitaire Card or UOB Lady's Solitaire Metal Card Cardmember.
- 2.4 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.
- 2.4 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

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.

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 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 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. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole 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 discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards 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.
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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. 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.
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.