

Get an Apple Watch SE 2nd Gen worth S\$382 with UOB EVOL Card!

How it works:

Be the first 50 applicants in your UOB EVOL Card application calendar month with the least total number of days within 60 days of your card approval date to achieve a minimum spend of \$\$800 for 2 consecutive calendar months (total min \$\$1,600 spend) to get an Apple Watch SE 2nd Gen ("Gift") worth \$\$382. Limited to 50 Gifts per calendar month during the Promotion Period. Participants are required to register via SMS in the prescribed format during the Promotion Period.



Apply for a UOB EVOL Card between 1 April 2023 to 30 June 2023 ("**Promotion Period**").



Spend a min. of S\$800 per month for 2 consecutive months as fast as possible on your UOB EVOL Card upon approval within 60 days.



SMS to 77862 before the end of Promotion Period to register.

How to calculate the number of days you took to make the min. spend					
Applicant	Application and Gift Registration date	Card approval date	Date when S\$800 monthly spend is met	Number of days taken to meet min. spend	
Α	1 Apr 2023	2 Apr 2023	Month 1: 10 Apr 2023 Month 2: 10 May 2023	38 days (from 2 Apr – 10 May 2023)	
В	10 Apr 2023	12 Apr 2023	Month 1: 15 Apr 2023 Month 2: 15 May 2023	33 days (from 12 Apr – 15 May 2023)	

Applicant B will be rank ahead of Applicant A with respect to their application calendar month of April 2023 as Applicant B took lesser days to meet the min. spend within 60 days of his card approval date. *Full terms and conditions apply, see below for details.



Terms & Conditions for UOB EVOL Card Apple Watch SE 2nd Gen Promotion

1. **Promotion**

- 1.1. This UOB EVOL Card Apple Watch SE 2nd Gen ("**Promotion**") is valid from 1 April 2023 to 30 June 2023 (both dates inclusive) ("**Promotion Period**").
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open to individuals who are new-to-UOB credit cards.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must not be an existing holder of any personal UOB credit card issued by United Overseas Bank ("UOB") in Singapore ("UOB Card") or cancelled your UOB Card within a period of 6 months prior to the commencement of the Promotion Period or at the time of submission of your Application (as defined below);
 - (b) you must successfully submit an application for a new UOB EVOL Credit Card issued by UOB in Singapore ("**UOB EVOL Card**") as a principal credit cardholder during the Promotion Period (the "**Application**");
 - (c) your Application must be approved by UOB during the Promotion Period;
 - (d) you must activate your UOB EVOL Card issued pursuant to your Application and charge a total of at least S\$800 worth of Eligible Transactions to your UOB EVOL Card per Promotion Month (as defined below) for 2 consecutive Promotion Months within 60 days from your UOB EVOL Card approval date (the "Qualifying Spend"); and
 - (Example: If your UOB EVOL Card approval date falls on 2 May 2023, you have until XXX 2023 (i.e. 60 days from your card approval date) to charge at least \$\$800 to your new UOB EVOL Card in each of the Promotion Months of May 2023 and June 2023.)
 - (e) successfully register to participate in this Promotion via SMS to 77862 using your Singapore mobile number registered with UOB within the Promotion Period using the following format (the "Registration"):

EVOLGIFT<space>Last 4 alphanumeric characters of your NRIC

(Example: SMS "EVOLGIFT 123A" to 77862 if your last 4 alphanumeric characters of NRIC is "123A")

- 1.5. UOB has the right at its 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.
- 1.6. If you are amongst the first 50 participants of your Application calendar month ("Promotion Month") to satisfy all of the conditions in Clause 1.4 above with the least total number of days to meet the Qualifying Spend, you shall be eligible to receive one (1) Apple Watch SE 2nd Gen (the "Gift") worth S\$382:

Promotion Month	Application Date
Month 1	1 April 2023 – 30 April 2023
Month 2	1 May 2023 – 31 May 2023
Month 3	1 June 2023 – 30 June 2023



- 1.7. For the purposes of this Promotion3
 - (a) "Eligible Transactions" shall mean retail transactions for the purchase of goods and/or services successfully charged to your UOB EVOL Card and posted on UOB's systems but excluding the Excluded Transactions (as defined below).
 - (b) "Excluded Transactions" shall mean:
 - (i) Cash advances;
 - (ii) Balance and/or fund transfers;
 - (iii) NETS and NETS-related transactions;
 - (iv) Monthly instalments under 0% Instalment Payment Plan and SmartPay;
 - Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees) imposed by UOB;
 - (vi) Any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
 - (vii) Any transaction classified under one or more of the following Merchant Category Codes (the "**MCC**"):

4829 Wire Transfer/Remittance 4900 Utilities 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, Correspondence 8241 Schools, Universities, Professional Schools and Junior College	MCC	Description	
4900Utilities5199Nondurable Goods5960Direct Marketing - Insurance Services6012Member Financial Institution-Merchandise and Services6050Quasi Cash-Financial Institutions, Merchandise and Services6051Quasi Cash-Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)6211Securities-Brokers and Dealers6300Insurance Sales/Underwrite6513Real Estate Agents & Managers - Rentals6529Quasi Cash-Remote Stored Value Load-Financial Institute Rentals6530Quasi Cash-Remote Stored Value Load-Merchant Rentals6530Quasi Cash-Remote Money Transfers6540Stored Value Card Purchase/Load7349Clean/Maint/Janitorial Serv aka Property Management7511Quasi Cash - Truck Stop Trxns7523Automobile Parking Lots and Garages7995Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks8062Hospitals8211Schools, Elementary and Secondary8220Colleges, Universities, Professional Schools and Junior Colleges8241Schools, Correspondence8242Schools, Business and Secretarial8249Schools, Trade and Vocational8299Schools and Educational Service Organizations8661Religious Organizations8651Political Organizations			
Signature Sign	.0_0		
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 6530 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 8242 Schools, Business and Secretarial 8249 Schools, Trade and Vocational 8299			
6050Quasi Cash-Financial Institutions, Merchandise and Services6051Quasi Cash-Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)6211Securities-Brokers and Dealers6300Insurance Sales/Underwrite6513Real Estate Agents & Managers – Rentals6529Quasi Cash-Remote Stored Value Load-Financial Institute Rentals6530Quasi Cash-Remote Stored Value Load-Merchant Rentals6534Quasi Cash-Remote Money Transfers6540Stored Value Card Purchase/Load7349Clean/Maint/Janitorial Serv aka Property Management7511Quasi Cash – Truck Stop Trxns7523Automobile Parking Lots and Garages7995Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks8062Hospitals8211Schools, Elementary and Secondary8220Colleges, Universities, Professional Schools and Junior Colleges8241Schools, Correspondence8244Schools, Business and Secretarial8249Schools, Trade and Vocational8299Schools and Educational Services-Not Elsewhere Classified8398Charitable and Social Service Organizations8661Religious Organizations8651Political Organizations			
6051Quasi Cash-Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)6211Securities-Brokers and Dealers6300Insurance Sales/Underwrite6513Real Estate Agents & Managers – Rentals6529Quasi Cash-Remote Stored Value Load-Financial Institute Rentals6530Quasi Cash-Remote Stored Value Load-Merchant Rentals6534Quasi Cash-Remote Money Transfers6540Stored Value Card Purchase/Load7349Clean/Maint/Janitorial Serv aka Property Management7511Quasi Cash – Truck Stop Trxns7523Automobile Parking Lots and Garages7995Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks8062Hospitals8211Schools, Elementary and Secondary8220Colleges, Universities, Professional Schools and Junior Colleges8241Schools, Correspondence8242Schools, Business and Secretarial8249Schools, Trade and Vocational8299Schools and Educational Services-Not Elsewhere Classified8398Charitable and Social Service Organizations8661Religious Organizations8651Political Organizations			
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 Charitable and Social Service Organizations 8661 Religious Organizations			
6211Securities-Brokers and Dealers6300Insurance Sales/Underwrite6513Real Estate Agents & Managers - Rentals6529Quasi Cash-Remote Stored Value Load-Financial Institute Rentals6530Quasi Cash-Remote Money Transfers6540Stored Value Card Purchase/Load7349Clean/Maint/Janitorial Serv aka Property Management7511Quasi Cash - Truck Stop Trxns7523Automobile Parking Lots and Garages7995Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks8062Hospitals8211Schools, Elementary and Secondary8220Colleges, Universities, Professional Schools and Junior Colleges8241Schools, Correspondence8244Schools, Business and Secretarial8249Schools, Trade and Vocational8299Schools and Educational Services-Not Elsewhere Classified8398Charitable and Social Service Organizations8661Religious Organizations8651Political Organizations	6051		
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 Charitable and Social Service Organizations 8661 Religious Organizations			
G529 Quasi Cash-Remote Stored Value Load-Financial Institute Rentals G530 Quasi Cash-Remote Stored Value Load-Merchant Rentals G534 Quasi Cash-Remote Money Transfers G540 Stored Value Card Purchase/Load T349 Clean/Maint/Janitorial Serv aka Property Management T511 Quasi Cash – Truck Stop Trxns T523 Automobile Parking Lots and Garages T995 Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks B062 Hospitals B211 Schools, Elementary and Secondary B220 Colleges, Universities, Professional Schools and Junior Colleges B241 Schools, Correspondence B244 Schools, Business and Secretarial B249 Schools, Trade and Vocational B299 Schools and Educational Services—Not Elsewhere Classified B398 Charitable and Social Service Organizations B661 Religious Organizations		Insurance Sales/Underwrite	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations			
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 Charitable and Social Service Organizations 8661 Religious Organizations			
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	6534	Quasi Cash-Remote Money Transfers	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	6540	Stored Value Card Purchase/Load	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	7349	Clean/Maint/Janitorial Serv aka Property Management	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	7511	Quasi Cash – Truck Stop Trxns	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	7523		
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations			
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations		Off-Track Betting, and Wagers at Race Tracks	
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 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8062		
8241 Schools, Correspondence 8244 Schools, Business and Secretarial 8249 Schools, Trade and Vocational 8299 Schools and Educational Services—Not Elsewhere Classified 8398 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8211	Schools, Elementary and Secondary	
8244 Schools, Business and Secretarial 8249 Schools, Trade and Vocational 8299 Schools and Educational Services—Not Elsewhere Classified 8398 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8220	Colleges, Universities, Professional Schools and Junior Colleges	
8244 Schools, Business and Secretarial 8249 Schools, Trade and Vocational 8299 Schools and Educational Services—Not Elsewhere Classified 8398 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8241	Schools, Correspondence	
8299 Schools and Educational Services—Not Elsewhere Classified 8398 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8244		
8299 Schools and Educational Services—Not Elsewhere Classified 8398 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8249	,	
8398 Charitable and Social Service Organizations 8661 Religious Organizations 8651 Political Organizations	8299	Schools and Educational Services–Not Elsewhere Classified	
8661 Religious Organizations 8651 Political Organizations	8398		
8651 Political Organizations	8661		
	8651		
1 02 1 1 1 Court 000to including Allinotty and Office Ouppoit	9211	Court Costs including Alimony and Child Support	



9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
9399	Government Services—not elsewhere classified

- (viii) Any top-ups or payment of funds to payment service providers or prepaid accounts;
- (ix) Any transaction consisting of/containing the following references:

AXS*	PAYPAL* PLUS500	
CITYINDEX*	PAYPAL* PLUS500.COM	
EZ LINK*	PAYPAL * CAPITALROYA	
EZ-LINK *	PAYPAL * BIZCONSULTA	
EZLINK*	Saxo Cap Mkts Pts Ltd	
EZLINKS*	SKR*PLUS500CY LTD	
FLASHPAY*	SKR*SKRILL.COM	
NETSFLASHPAY*	TRANSIT*	
MB * MONEYBOOKERS.COM	TRANSIT LINK*	
OANDA ASIA PAC	TRANSITLINK*	
OANDAASIAPA	WWW.IGMARKETS.COM.SG	
PAYPAL * OANDAASIAPA	WWW.MYEZLINK.COM.SG	
PLUS500	WWW.PLUS500.CO.UK	
PLUS500UK LIMITED	SP Services*	
AMAZE* TRANSIT*	RWS-LEVY*	
IPAYMY*	SINGPOST-SAM*	
SMOOVE PAY*		
RazerPay*		

1.8. For the avoidance of doubt:

- 1.8.1. 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.
- 1.8.2. 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
- 1.8.3. Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing the Qualifying Spend under this Promotion.
- 1.8.4. The Eligible Transactions charged by a principal holder of a UOB EVOL Card may be aggregated with the Eligible Transactions charged by the supplementary holder of that UOB EVOL Card for the purposes of computing the Qualifying Spend under this Promotion.
- 1.8.5. Any Registration for this Promotion which is incomplete or not performed in accordance with Clause 1.4(e) above will not be considered and consequently be disgualified.



2. Gift

- 2.1. If you have satisfied all of the requirements in this Promotion, you shall be eligible to receive the Gift
- 2.2. You will be sent an SMS by 31 October 2023 (or such other date as UOB may determine in its sole discretion) if you are eligible to receive the Gift to your Singapore mobile number in UOB's records (the "Redemption Notification").
- 2.3. The Redemption Notification will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notification. The Gift must be redeemed during the redemption period specified in the Redemption Notification. UOB will not extend the redemption period for any reason whatsoever.
- 2.4. 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 Gifts.
- 2.5. You are only entitled to receive one (1) Gift under this Promotion.
- 2.6. 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 or stolen. No reservation, refund or exchanges of the Gifts are allowed.
- 2.7. UOB may substitute any of the Gifts with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of any of the Gifts. 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 any non-performance or defects in the Gift. Any disputes regarding the Gift are 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.
- 2.9. 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 for any undelivered, lost or delayed SMS sent to and/or received. 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.
- 2.10. For the avoidance of doubt, your UOB EVOL 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 EVOL Card account is delinquent, voluntarily or involuntarily suspended, closed or terminated or suspended for any reason whatsoever before your redemption of the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

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 third party applications, howsoever caused.
- 3.3. 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.
- 3.4. 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 any reward under this Promotion, UOB may in its sole discretion forfeit the 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.
- 3.5. 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.
- 3.6. 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.
- 3.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8. 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 information (including your personal data) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 3.9. 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.
- 3.10. 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.