



Get S\$500 Grab Vouchers with UOB EVOL Card

How it works*:

<p>STEP 1</p> <p>Apply for a UOB EVOL Card ("Card") between 1 August 2023 to 31 October 2023 ("Promo Period").</p>	<p>STEP 2</p> <p>Be amongst the top 100 participants of your Card approval calendar month with the least number of days to spend a min. of S\$1,000 per month on their Card for 2 consecutive months within 60 days of their Card approval date.</p>	<p>STEP 3</p> <p>Register via SMS before the end of Promo Period.</p>
---	---	--

Illustration of how the number of days is calculated for Step 2 above

Applicant	Application date	Card approval date	Date when S\$1,000 monthly spend is met	Number of days taken to meet min. spend for 2 consecutive months
A	1 Aug 2023	2 Aug 2023	Month 1: 3 Aug 2023 Month 2: 10 Sep 2023	40 days (from 2 Aug (i.e. the Card approval date) - 10 Sep 2023 (i.e. date on which min. spend is met on the second month) (both dates inclusive))
B	10 Aug 2023	12 Aug 2023	Month 1: 29 Aug 2023 Month 2: 15 Sep 2023	35 days (from 12 Aug - 15 Sep 2023) (both dates inclusive)

Applicant B will rank ahead of Applicant A with respect to their Card approval calendar month of August 2023 as Applicant B took less days to meet the monthly min. spend within 60 days of his card approval date.

*Subject to full terms and conditions below ("Full T&Cs"). In the event of inconsistency between this summary and the Full T&Cs, the Full T&Cs shall prevail.





Terms & Conditions for UOB EVOL Card S\$500 Grab Voucher

1. Promotion

1.1. This UOB EVOL Card S\$500 Grab Voucher ("**Promotion**") is valid from 1 August 2023 to 31 October 2023 (both dates inclusive) ("**Promo Period**" or "**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 Limited ("**UOB**") in Singapore ("**UOB Card**") or cancelled your UOB Card within a period of 6 months prior to your UOB EVOL Card (as defined below) approval date;

(b) you must successfully submit an application for a new UOB EVOL Credit Card issued by UOB in Singapore ("**UOB EVOL Card**" or "**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\$1,000 worth of Eligible Transactions (as defined in Clause 1.7) to your UOB EVOL Card per Month (as defined in Clause 1.7) for 2 consecutive Months within 60 days from your UOB EVOL Card approval date (the "**Qualifying Spend**"); and

(Example: If your UOB EVOL Card approval date is 2 August 2023, you have until and including 30 September 2023 (i.e. 60 days from and including your Card approval date) to charge at least S\$1,000 Monthly spend to your new UOB EVOL Card in each Month of 2 Aug - 31 Aug 2023 (both dates inclusive) and 1 Sept - 30 Sept 2023 (both dates inclusive))

(e) successfully register to participate in this Promotion via SMS to 77862 using your Singapore mobile number registered with UOB within the Promo 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 top 100 participants of your Card approval calendar month (i.e. 1 - 31 August 2023, 1 - 30 September 2023 or 1 - 31 October 2023) 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 S\$500 worth of GrabRide Vouchers ("**Gift**") given in the form of a voucher code(s) and in such denominations as may be determined by UOB in its sole discretion.





For the avoidance of doubt, the “top 100” does NOT relate to the amount of Eligible Transactions charged to the Card; but relates to the least total number of days to meet the Qualifying Spend.

1.7. For the purposes of this Promotion:

- (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;
 - (v) 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) Amounts approved under the UOB Payment Facility and any associated fees or charges;
 - (vii) Any credit card transaction that is subsequently cancelled, voided, refunded or reversed for any reason;
 - (viii) Any transaction classified under one or more of the following Merchant Category Codes (the **“MCC”**):

MCC	Description
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, 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
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

- (ix) Any top-ups or payment of funds to payment service providers or prepaid accounts;
- (x) 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 Digital*
AMAZE* TRANSIT*	SP Services*
IPAYMY*	RWS-LEVY*
SMOOVE PAY*	SINGPOST-SAM*
RazerPay*	

- (c) **"Month"** means the:
- (i) 30-day period from and including the Card approval date to and including the 30th day from the Card approval date ("**Month 1**"); or
- (ii) the 30-day period from and including the 31st day from the Card approval date to and including the 60th day from the Card approval date ("**Month 2**").

For illustration purpose:

<i>Card approval date</i>	<i>Card approval calendar month</i>	<i>Month 1</i>	<i>Month 2</i>
<i>2 Aug 2023</i>	<i>Aug 2023</i>	<i>2 Aug - 31 Aug 2023 (both dates inclusive)</i>	<i>1 Sept - 30 Sept 2023 (both dates inclusive)</i>
<i>29 Sept 2023</i>	<i>Sept 2023</i>	<i>29 Sept - 28 Oct 2023 (both dates inclusive)</i>	<i>29 Oct - 27 Nov 2023 (both dates inclusive)</i>
<i>16 Oct 2023</i>	<i>Oct 2023</i>	<i>16 Oct - 14 Nov 2023 (both dates inclusive)</i>	<i>15 Nov - 14 Dec 2023 (both dates inclusive)</i>

- 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 disqualified.

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. If you are eligible to receive the Gift, a redemption notification setting out details on the redemption of your Gift will be sent to you via SMS to your Singapore mobile number in UOB's records (or such other mode as UOB may determine in its sole discretion) by 31 March 2024 (or such other date as UOB may determine in its sole discretion) (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 can be used for Singapore GrabRides only. The Gift can only be used with payment by a UOB EVOL Card. The Gift is not valid for GrabHitch rides; and standard tolls/surcharges (if any) will still be applicable and chargeable.
- 2.7. Use of the Gift remains subject to the prevailing terms and conditions impose by Grab (or such other terms and conditions which Grab may impose subsequently in its sole discretion), which shall be your sole responsibility to comply with.



- 2.8. 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.
- 2.9. 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.
- 2.10. The Gift is supplied by third party merchants 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 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.
- 2.11. 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.
- 2.12. 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.

Updated as at 31 Jul 2023

