Frequently Asked Questions (FAQs) UOB Year-End Campaign 2024

1. Overview of Campaign

No.	Question	Answer	
1	There is an announcement that UOB is collaborating with Disney Cruise Line in Singapore. Is this true?	Yes, UOB will be collaborating with Disney Cruise Line in Singapore as first bank in ASEAN to offer special privileges to the most anticipated experience at sea.	
2	There are two (2) Mechanics for this UOB Year-End Campaign 2024. Is this true?	Yes. The two (2) Mechanics are: a. Lucky Draw Campaign; and b. Spend & Collect Campaign	
3	When is UOB Year-End Campaign 2024 happening?	The Campaign will start from 18 November 2024 to 5 February 2025.	
4	Who is eligible for this Campaign?	 The Lucky Draw is open to: a. All principal cardholders of UOB Cards. In these terms, "UOB Card" refers to any Visa, Mastercard, American Express, Union Pay and Japan Credit Bureau credit card or debit card issued to individuals by United Overseas Bank Limited ("UOB") in Singapore for personal use only, and does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards. b. All accountholders of UOB personal current or savings accounts maintained with Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve, except for minor accountholders who have not attained 15 years of age ("Account(s)"). For the purposes of the Lucky Draw, the eligible accountholders include trustees of Child Development Accounts and nonminor joint accountholders of designated Child Savings Account; and/or c. All UOB TMRW App users. 	

No.	Question	Answer	
		The Spend & Collect Campaign is open to:	
		 All principal cardholders of UOB Cards. In these terms, "UOB Card" refers to any Visa, Mastercard, American Express, Union Pay and Japan Credit Bureau credit card or debit card issued to individuals by United Overseas Bank Limited ("UOB") in Singapore for personal use only, and does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards. 	
5	Who is not eligible for this Campaign?	 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. In addition to the persons listed above, the following persons shall not be eligible to participate in the Lucky Draw Promotion: e. Employees/staff of UOB or any of UOB's subsidiaries directly involved in organizing, promoting and/or conducting the Lucky Draw Campaign; and f. Auditors, advertising agency, promotion agencies and/or other persons directly involved in organizing, promoting and/or conducting the Lucky Draw For the avoidance of doubt, the persons listed under pointer (e) and (f) may still participate in the Spend & Collect Campaigns. 	

No.	Question	Answer	
		The Campaign is open to all Singapore issued UOB Credit and Debit Card holders.	
6	Is this Campaign valid for all UOB Credit and/or Debit Cards?	This include any UOB Visa, MasterCard, American Express, Union Pay, or JCB Credit or Debit card issued by United Overseas Bank Limited ("UOB") in Singapore, but excludes UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB Multicurrency Corporate, and Private Label cards.	
7	What do I need to do to participate for this Campaign?	To participate in this Campaign, you must successfully register to participate in this Campaign via online registration form or by Rewards+ on UOB TMRW Mobile Banking App within Campaign Period ("Registration"). You will automatically be enrolled into the Spend & Collect Campaign, and Lucky Draw upon making only one (1) successful Registration. Only the Eligible Transactions that you make after the successful Registration date will be considered for this Campaign.	
8	Do I need to register twice for both Campaigns?	No. Once you have successfully registered to participate in this Campaign via online registration form or by Rewards+ on UOB TMRW Mobile Banking App within Campaign Period ("Registration"). You will automatically be enrolled into the Spend & Collect Campaign, and Lucky Draw. Only the Eligible Transactions that you make after the successful Registration will be considered for this Campaign. You will also be auto enrolled into the subsequent	
		Spend & Collect Campaign Periods after the successful Registration.	
9	Is SMS registration available to register for this Campaign?	No. Customers can register to participate in this Campaign via online registration form or by Rewards+ on UOB TMRW Mobile Banking App within Campaign Period.	
10	Can my Supplementary Cardholder(s) enrol for the Campaign on my behalf?	No. Principal Cardholder or the Primary Accountholder will have to register to participate in this Campaign via online registration form or by Rewards+ on UOB TMRW Mobile Banking App within Campaign Period.	
		However, transactions successfully charged by a supplementary holder of a UOB Card during the	

No.	Question	Answer	
		Campaign Period will be rolled up to the principal holder of the UOB Card during the Campaign Period.	
11	What transactions are commonly excluded?Excluded transactions include cash advances, late payments, personal loans, balance or funds transfers SmartPay, payments to prepaid cards or digital/mob wallets, fees, chargebacks, interest, reversals, and finance charges. Transactions outside the Campaign Period, as well as those that are cancelled, voided, disputed, or reversed, are also excluded.UOB also excludes other MCC or transaction categor payments for telecommunication services, utilities, insurance, hospitals, charities, tax payments, and fina For full T&Cs, please visit go.uob.com/DisneyAdventue		
12	When will my spending start counting toward the Campaign?	Your spending will start to accumulate after your first Successful Registration date for this Campaign. For example, if you register on 9 December 2024, your spending will begin to accumulate from 9 December 2024. This applies to both Lucky Draw and Spend & Collect Campaigns.	
13	I have applied for an eligible UOB Card during the Campaign Period. Will my card arrive before the Campaign ends?	We are unable to guarantee card delivery status.	

2. Spend & Collect Campaign

No.	Question	Answer	
1	How many plushies are there in each qualifying period?	There is a limit of 1,000 plushies in each qualifying period.	
2	Are the plushies different for each qualifying period?	Yes. Plushies are different for each qualifying period. However, all spend will automatically reset at the start of each qualifying period. Which means all spend made from the previous qualifying period will not be counted in for the new qualifying period/Plushie.	
3	Am I eligible for more than 1 plushie in each qualifying period if I made a min. spend of S\$4,000?	No. Customers are only eligible for 1 plushies in each qualifying period.	
4	Am I eligible to collect all 8 plushies?	Customers who meet the qualifying criteria may be eligible for more than 1 plushies.	
5	I have made the min. spend of S\$2,000 for Spend & Collect Campaign. Why am I not eligible for the plushies?	 Scenario 1 (If 1,000 participants met the Min. Spend of \$\$2,000 over multiple days of a Campaign Period) <i>Illustrative Example</i> Day 1 of Campaign Period 500 participants met the Min. spend of \$\$2,000 on Eligible Transactions a. All 500 participants for Day 1 will be eligible for the Gift. Day 2 of Campaign Period Another 300 participants met the Min. Spend of \$\$2,000 on Eligible Transactions b. All 300 participants for Day 2 will be eligible for the Gift. Day 3 of Campaign Period Another 350 participants for Day 2 will be eligible for the Gift. Day 3 of Campaign Period Another 350 participants met the Min. Spend of \$\$2,000 on Eligible Transactions b. All 300 participants for Day 2 will be eligible for the Gift. Day 3 of Campaign Period Another 350 participants met the Min. Spend of \$\$2,000 on Eligible Transactions d. Only top 200 highest spenders from this pool of 350 participants on Day 3, will be eligible for the Gift e. Total 1,000 participants eligible for the Gift 	

No.	Question	Answer	
		Scenario 2 (If 1,000 participants met the Min. Spend of S\$2,000 on Day 1 of a Campaign Period)	
		 Illustrative Example Day 1 of Campaign Period 2000 participants met the Min. spend of S\$2,000 on Eligible Transactions f. Only top 1,000 highest spenders from this pool of 2,000 participants on Day 1, will be eligible for the Gift g. Total 1,000 participants eligible for the Gift Gifts are based on first-come-first-served, while stocks 	
		last basis for respective qualifying period. You may refer to T&Cs for full details.	
6	I have made the min. spend of S\$2,000 for Spend & Collect Campaign before the fully redeemed announcement was announced. Why am I not eligible for the plushies?	Transaction data is only available two (2) days after transaction date. There is a two (2) days delay for fully redeemed announcement.	
7	When can I expect to receive the plushies if I am eligible?	If you are eligible, you will be notified by UOB based on your contact details in UOB's records.	
8	Can I exchange my plushies for something else?	No. The plushies are strictly not transferable, 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 plushie is allowed.	
9	What is perceived value of each plushies?	The Gift(s) are exclusively made for UOB but have a suggested retail price of S\$60.	

3. Lucky Draw Campaign:

No.	Question	Answer	
1	What are the Lucky Draw prizes and the perceived value of the prize?	One (1) 4D3N Deluxe Oceanview Stateroom with Verandah for 2 guests on Disney Adventure's inaugural sailing, estimate value at US\$2,123.	
2	Are there any additional fees or charges to the Lucky Draw prize?	The Prize excludes the prevailing goods and services tax ("GST") applicable on the retail cost of the Prize, additional number of guest, room type upgrade, on- board expenses and any other add-on options which shall be borne solely by the Winner(s). The Winner(s) shall be responsible to pay GST and the necessary duties, fees, taxes, levies and any other charges as may be imposed by the relevant authorities in Singapore.	
3	How many winners are there for the Lucky Draw Campaign?	There shall only be fifteen (15) winners for this Lucky Draw Campaign.	
	How do I earn and accumulate my Lucky Draw chances?	Lucky Draw based on Campaign Period afte	chance(s) to participate in the a actions made during the er your successful Registration: hances awarded Every S\$50 spend
		Cardmember	(per Eligible Transaction) = 1 x chance
4		UOB Deposits Customer	Every S\$500 New Funds = 1 x chance
		UOB TMRW App	Every S\$50 spend on Scan to pay
		Customer	(per transaction) = 1 x chance
			Every Lucky Draw chance coupon claimed through UOB TMRW App

No.	Question	Answer	
			during Release Week = 1 x chance
5	I have successfully enrolled myself for the Campaign on 1 Dec 2024. Is my spend made from 18 Nov onwards tracked and qualify?	Your spending will start counting after your first successful registration date for this Campaign. For example, if you register on 1 December 2024, your spending will begin contributing from 1 December 2024. This applies to both the Lucky Draw and Spend & Collect Campaign.	
6	Can the bank advise on the total Lucky Draw chances I have accumulated so far?	No. The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotions, including but not limited to the determination of whether you qualify for the Promotions, the number of lucky draw chances to be awarded to you and the selection of the Winner.	
7	Can I earn and accumulate more Lucky Draw chances if I am a UOB Cardholder, UOB Deposits Customer, and UOB TMRW app user?	Yes. This is correct.	
8	Can I still earn and accumulate my Lucky Draw chances if I am only a UOB Cardholder?	Lucky Draw Campaign is open to all UOB Credit and Debit Card holders but does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards), UOB Deposits Customer who holds a UOB current or savings account as a primary account holder and/or a UOB TMRW App user.	
9	Is Supplementary Card spend eligible?	Eligible Transactions successfully charged by a supplementary holder of a UOB Card during the Campaign Period will be counted towards the Minimum Spend and/or will be counted towards the awarding of lucky draw chance(s) for the principal holder of the UOB Card during the Campaign Period.	
10	If I only hold a UOB Credit Card but do not have a UOB Deposits account before the Campaign period, can I open a new UOB Deposits Account to earn more chances?	-	re chances if you also open a new t and deposit New Funds.

No.	Question	Answer		
		If you are keen to apply for a UOB Current/Savings Account, simply apply thru UOB TMRW or visit https://www.uob.com.sg/personal/save.		
11	Can I participate in the Lucky Draw if I am a UOB Deposits customer but do not have a UOB Credit/ Debit Card?	Yes, you are also eligible to participate in the Lucky Draw if you have registered for this Campaign. You will earn 1 chance for every \$\$500 New Funds deposited each month from November 2024 to February 2025. The chances then be accumulated throughout the Campaign Period. If you are keen to apply for a UOB Card, simply apply through UOB TMRW or visit www.uob.com.sg/cards. Please note card delivery may take longer than usual in the event of high card applications volume.		
12	What does New Funds (NF) mean?	New Funds is calculated as per below: Monthly Average Balance across all your UOB Deposits Account for the current month - Monthly Average Balance across all your UOB Deposits Account for the previous month		
13	What is Monthly Average Balance (MAB)?	Monthly Average Balance is the summation of each day end balances across your UOB Deposits Accounts and divided by the number of calendar days in the month.		
	What happens if I fail to deposit min. S\$500 New Funds on certain month within the Campaign Period? Will my Lucky Draw chances be forfeited?	The New Funds (an calculated each ma Campaign period. For illustration:		
14		Month	IFF	No of chances
		Nov 2024	1,000	1000 /500 = 2
		Dec 2024	5,000	5000 /500 = 10
		Jan 2025	-	0
		Feb 2025	5,000	5000 /500 =10
		Total eligible		2 + 10 + 10 = 22

No.	Question	Answer	
15	Can I earn chances if I deposit New Funds into my foreign currency accounts too?	Yes, you can. For foreign currency Accounts, the Monthly Average Balance in each calendar month will be converted to SGD equivalent using the bank's published exchange rate indicated on your month-end deposits statement for the purposes to determine the New Funds.	
16	If I only hold a UOB Child Development Account (CDA) as a trustee and a Child Savings Account (CSA) as a joint accountholder, can I still participate in this promotion?	Yes, you can. For this lucky draw, chances earned for New Funds deposited into the CDA and CSA will be accumulated under the non-minor Trustee or joint accountholders.	
17	How are the Lucky Draw chances calculated for Scan to pay transactions?	Every S\$50 spend on each Scan to pay transaction is awarded 1 chance. Chances are allocated on a per transaction basis and not by total spend in each period. Example 1 A S\$45 Scan to pay transaction and another S\$55 Scan to pay transaction were made on 18 November 2025, during the Campaign period, resulting in a total spend of S\$100 [1 chance] Example 2 A S\$100 Scan to pay transaction was made on 18 November 2025, during the Campaign period [2 chances]	
18	How do I grab the bonus lucky draw chance coupon via Rewards+ on UOB TMRW?	Simply visit Rewards+ on UOB TMRW, scroll to UOB Coupons. Tap on View more and browse for Lucky Draw Chance coupon and tap to grab coupon.	
19	How many bonus lucky draw chance coupon can l grab each week?	Every UOB TMRW App user is only limited to grab one (1) Lucky Draw chance coupon for each weekly release during the Campaign Period. Do note that you will have to enroll into this lucky draw via the online registration form or through Rewards+ on UOB TMRW.	
20	How many bonus lucky draw chance coupons are available for grabbing each week?	A minimum of 1,000 Lucky Draw chance coupons will be issued every Wednesday, throughout the day and available on a first-come-first-served basis on Rewards+ on UOB TMRW App. Every UOB TMRW App user is only limited to grab one (1) Lucky Draw chance coupon for	

No.	Question	Answer	
		each weekly release during the Campaign Period. Do note that customers will have to enroll into this lucky draw via the online registration form or through Rewards+ on UOB TMRW.	
21	Can I grab the bonus lucky draw chance coupon on UOB TMRW app if I did not enrol for the Campaign?	You will still be able to grab the Lucky Draw chance. However, the grab chance will not be counted as eligible chance if you did not enrol for the Campaign.	
22	When and where is the Lucky Drawing session held at?	The draw date will be on 14 April 2025 and will be conducted using a computerized system at 10 AM (local time) on the Draw Date, at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480.	
	How will I know if I am one	The partially masked name and identification number of the Winner will be announced on the Bank's website within 7 calendar days from the Draw Date. The Winner will be contacted by registered post/email	
23	of the winners?	("Notification Letter") on the redemption of the Prize within 7 calendar days from the Draw Date at his or her mailing address/email address in the Bank's records. The Notification Letter will set out the collection details of the Prize.	