



TERMS AND CONDITIONS FOR UOB FX+ DEBIT CARD SPEND AND TRAVEL PROMOTION

1. Definition

- 1.1. For the purposes of this UOB FX+ Debit Card Spend and Travel Promotion (the “**Promotion**”):
- (a) “**Card**” means a UOB FX+ Debit Card, also previously known as UOB Mighty FX Debit Card, issued by UOB in Singapore
 - (b) “**Foreign Currency Transactions**” means transactions that are successfully charged and posted to your Card account in a foreign currency and posted on UOB’s system, but shall exclude the following transactions:
 - (i) any cash withdrawal from ATM using the Card;
 - (ii) any transactions which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of the transaction;
 - (iii) any unposted, voided, disputed or reversed transactions;
 - (iv) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.
 - (c) “**S\$**” means the legal currency of Singapore.
 - (d) “**UOB**” means United Overseas Bank Limited.

2. Promotion

- 2.1. This Promotion is only valid between 1 March 2025 to 30 June 2025, both dates inclusive (the “**Promotion Period**”).
- 2.2. By participating in this Promotion, you agree to be bound by these terms and conditions of this Promotion (the “**Terms**”).
- 2.3. This Promotion is only open to cardmembers of the Card (“**Cardmember**”).
- 2.4. To participate in this Promotion, you must make Foreign Currency Transactions using your Card, during the Spend Periods (specified below) (“**Promotion Spending**”).
- 2.5. The Spend Periods are as follows:

| Spend cycle | Spend Period |
|-------------|---------------------|
| 1 | 1 Mar – 31 Mar 2025 |
| 2 | 1 Apr – 30 Apr 2025 |
| 3 | 1 May – 31 May 2025 |
| 4 | 1 Jun – 30 Jun 2025 |

- 2.6. For the avoidance of doubt, only Foreign Currency Transactions which are successfully charged and posted to your Card account in UOB's system within each Spend Period, would constitute Promotion Spending for that Spend Period.

3. Gift

During each Spend Period, if you are the Cardmember who makes the highest amount of Promotion Spending within that Spend Period, you will be awarded with 1 pair of round-trip Singapore Airlines Business Class tickets from Singapore to Paris, together with a Mastercard River Cruise Priceless™ Experience in Paris (the "Gift").

The Mastercard River Cruise Priceless™ Experience includes the following:

- 2 tickets for a private morning boat cruise on the Seine with a French breakfast featuring viennoiseries, fruit juices, and hot beverages
- One bottle of champagne and one box of French macarons

- 3.1 If you are eligible to receive the Gift, you will be notified via an email sent to your email address in UOB's records ("**Redemption Notice**") (or such other mode as UOB may determine in its sole discretion), within the periods specified in the table below (or within such other period as UOB may determine in its sole discretion). The Redemption Notice 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 Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.

| Spend cycle | Spend Period | Period of receipt of Redemption Notice |
|-------------|---------------------|--|
| 1 | 1 Mar – 31 Mar 2025 | By May 2025 |
| 2 | 1 Apr – 30 Apr 2025 | By June 2025 |
| 3 | 1 May – 31 May 2025 | By July 2025 |
| 4 | 1 Jun – 30 Jun 2025 | By August 2025 |

- 3.2 The Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever.
- 3.3 You are only entitled to redeem one Gift under this Promotion even if you are the Cardmember who makes the highest amount of Promotion Spending for multiple Spend Periods.
- 3.4 The Gift is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 3.5 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.6 Your UOB accounts, including your Card account, must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Gift is awarded, the Gift shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.
- 3.7 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 dispute regarding the Gift is 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. The merchant / supplier of the Gift may impose additional conditions regarding your usage and/or redemption of the Gift, which shall be your sole responsibility to comply with. 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.

4. 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:

Appendix 1

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 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. 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 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.

5. The Terms shall be read in conjunction with the prevailing UOB Debit 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.
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 information (including 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 2001 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.

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