

KrisFlyer UOB Credit and Debit Card - KrisFlyer Experiences Wellness Retreat Miles Back Promotion (“Promotion”) Terms and Conditions (“Terms and Conditions”)

1. Promotion

- 1.1 This Promotion is valid from 16 March 2022 to 24 April 2022 (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by the Terms and Conditions of this Promotion.
- 1.2 To participate in this Promotion, you must satisfy all of the following requirements:
- (a) you must be a principal cardholder of the KrisFlyer UOB Credit Card or KrisFlyer UOB Debit Card (“**Eligible Cards**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore before 1 March 2022;
 - (b) you must be an existing Singapore Airlines KrisFlyer member and have successfully linked your KrisFlyer membership to your Eligible Card(s) before 1 March 2022;
 - (c) you must successfully use your KrisFlyer miles in your Singapore Airlines KrisFlyer membership account to redeem in full for a 3D2N Wellness Retreat Package for 2 pax via KrisFlyer Experiences website (KrisFlyerExperiences.com) (the “**Redemption**”) during the Promotion Period; and
 - (d) you must receive a booking confirmation email relating to your Redemption from KrisFlyer.

2. Award

- 2.1 If you satisfy all of the requirements in this Promotion, you shall be eligible to receive a one-time miles-back on the number of KrisFlyer miles used in your Redemption in accordance with the table below, subject to the quantity cap per cabin class set out in the table below:

Package Period	Miles Back (“Award”)	Maximum Quantity Available for entire Promotion Period
14 May to 16 May 2022	16,000 KrisFlyer miles	10
28 May to 30 May 2022	16,000 KrisFlyer miles	10

- 2.2 If you are eligible to receive the Award, the Award will be automatically credited to your KrisFlyer membership account that is successfully linked to the Eligible Card by 31 August 2022 (or such other date as may be determined by UOB and/or Singapore Airlines).
- 2.3 Redemption and use of KrisFlyer miles through KrisFlyer programme are governed by the terms and conditions of the KrisFlyer Programme.

- 2.4 Award is granted on a first-come-first-serve basis and is subject to availability. UOB is not required to update any participant on the availability of the Award under this Promotion.
- 2.5 Any request for expedited fulfillment of Award will not be entertained or allowed.
- 2.6 You are only eligible to receive the Award once, regardless of the number of Redemptions made by you.
- 2.7 The Award is not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Award is allowed.
- 2.8 UOB may substitute the Award with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.9 Adjustments will be made to the Award if there is any unposted, voided, cancelled, disputed and/or reversed transaction including those arising from returned goods or services, billing disputes, or any other reason at UOB's sole and absolute discretion.
- 2.10 UOB is not an agent of the merchant and/or supplier of the Award and the goods and/or services supplied in connection with your Redemption. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Award and the Redemption and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Award and the Redemption. Any dispute regarding the Award and/or the Redemption is to be resolved directly with the merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier. For the purposes of this clause, "Award" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Award.
- 2.11 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the applicable Award is awarded into the applicable Eligible Card account, such Award shall be forfeited and you shall not be entitled to 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 the Award 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 If UOB determines that you are ineligible to participate in this Promotion or to receive the Award, UOB may in its sole discretion forfeit the Award, reclaim the Award or charge to and debit an amount equal to the value of the Award 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 Award through such means as UOB may determine in its sole discretion.
- 3.5 The Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions 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 Conditions, 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 the purposes of 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 and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.



3.10 The Terms and Conditions 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.

United Overseas Bank Limited Co. Reg. No.193500026Z

16 March 2022