



TERMS AND CONDITIONS
UOB PAUL SMITH MID-YEAR SPEND AND GET PROMOTION 2023
(18 MAY 2023 – 31 JULY 2023)

1. Promotion

1.1. This UOB Paul Smith Mid-Year Spend and Get Promotion 2023 (“**Promotion**”) is valid for the following periods:

a. 18 May 2023 to 30 June 2023, both dates inclusive (“**Promotion Period A**”); and

b. 1 Jul 2023 to 31 July 2023, both dates inclusive (“**Promotion Period B**”),

(together the “**Promotion Periods**” and each a “**Promotion Period**”).

1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

2. This campaign is open to all UOB and Citi-branded credit cardholders of an Eligible Card. For the purposes of these Terms, “Eligible Card” refers to any Visa and Master Card issued by UOB in Thailand and any Citi-branded credit card issued in Thailand but does not include any UOB Corporate cards.

3. To participate in this Promotion, you must satisfy all of the following conditions:

a. **UOB credit cardholder** must successfully register to participate in this Promotion by sending an SMS in the following format to **4545111** using your registered Thailand mobile number with UOB within Promotion Period A or Promotion Period B (“**SMS Registration**”): **SPG<space>last 10 digits of UOB/TMRW credit card** (e.g. SPG 1234567890); and

Citi-branded credit cardholder using your registered Thailand mobile number with UOB within Promotion Period A or Promotion Period B (“**SMS Registration**”): **SDMK<space>last 12 digits of Citi credit card** (e.g. SDMK 123456789000); and

b. You must successfully spend on Eligible Transactions (as defined below) on Top 150 Spender on Promotion Period A and Top 150 Spender on Promotion Period B. The first 150 ranking of Top Spender both Promotion Period A and B will be computing by UOB from accumulating eligible transactions both local and overseas spending by excluding MCC with the minimum spend of 100,000 THB per Promotion Period (as defined below)

3.1 For the avoidance of doubt, the Eligible Transactions charged by supplementary holder of an Eligible Card will be aggregated with the Eligible Transactions charged by the principle holder of that Eligible Card for the purposes of computing any spend requirement under this Promotion.

3.2 1 time SMS Registration is required/Promotion period. Only SMS Registrations received by UOB will be considered for the Promotion. Any incomplete or inaccurate SMS Registration will not be considered and consequently be disqualified. For the avoidance of doubt, you are only required to register once to participate in the Promotion.

3.3 SMS Registration (Thailand time)

Period A starts from 00.00 hours on 18 May 2023 and ends on 23.59 hours on 30 June 2023

Period B starts from 00.00 hours on 1 July 2023 and ends on 23.59 hours on 31 July 2023



SMS entries of Period A receive by UOB after 23.59 hours on 30 June 2023 and SMS entries of Period B receive by UOB after 23.59 hours on 31 July 2023 will not be eligible for the Promotion Period and will be considered invalid and void.

3.4 Top Spender

For UOB credit cardholders:

Period	Eligible customers	Minimum accumulate spending (THB) per Promotion Period	Allocation of Gift
Promotion Period A: 18 May – 30 Jun 23	Top Spender Ranking No. 1-150	100,000 or more	Total 150 Gift per Promotion Period
Promotion Period B: 1 Jul – 31 Jul 23	Top Spender Ranking No. 1-150	100,000 or more	Total 150 Gift per Promotion Period

For Citi-branded credit cardholders:

Period	Eligible customers	Minimum accumulate spending (THB) per Promotion Period	Allocation of Gift
Promotion Period A: 18 May – 30 Jun 23	Top Spender Ranking No. 1-150	100,000 or more	Total 150 Gift per Promotion Period
Promotion Period B: 1 Jul – 31 Jul 23	Top Spender Ranking No. 1-150	100,000 or more	Total 150 Gift per Promotion Period

Limit 1 Reward/customer /whole program and you must maintain as an UOB and Citi-branded credit cardholders until deliver the rewards

3.5 For the purposes of this Promotion:

- a. **“Eligible Transactions”** refer to any Local Card Transactions or Overseas Card Transactions.
- b. **“Excluded Transactions”** refer to:
 - (a) any cash advances, ATM withdrawal and bill payments, tax payments, payments at government agencies, insurance premiums, donations, gift vouchers, cash vouchers, Gold/Jewelry/Watch purchasing (MCC 5944).
 - (b) fees, annual fee, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (c) mutual funds, SSF funds, funds transfers;
 - (d) transactions relating to top-ups of any pre-paid card and/or mobile wallet
 - (e) transactions relating to money transfers and/or UOB Payment Facility, UOB Customer Care Program, UOB Pay Anything Program, instalment spending (UOB IPP Conversions, UOB Lady Luxe Pay program, Citi Payall, Paylite Conversion, Loan on phone)
 - (f) Spending in currency exchange, buying and selling cryptocurrencies (Cryptocurrency), spending in Thai Baht through online stores (websites or applications) registered in foreign countries such as Amazon, Google, Facebook
 - (g) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;



iv. “**Local Card Transactions**” refers to transactions for the purchase of goods and/or services which are successfully charged to your Eligible Card and posted on UOB’s systems, and which are effected in Thai Baht and/or at merchants with a payment gateway in Thailand. For the avoidance of doubt, online transactions effected in Thai Baht or in foreign currencies at merchants with payment gateways in Thailand will also be treated as Local Card Transactions.

iiv. “**Overseas Card Transactions**” refers to transactions for the purchase of goods and/or services which are processed outside Thailand and successfully charged to your Eligible Card and posted on UOB’s system, in a foreign currency. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Thailand, but which are charged or effected in Thai Baht at the time of the transaction will be treated as a Local Card Transaction.

3.6 UOB reserves the right 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.

3.7 All Overseas Card Transactions effected in foreign currencies will be converted into Thai Baht based on UOB’s prevailing exchange rate and the Thai Baht amount posted on UOB’s system will be used for the purposes of computing the minimum spend requirement in this Promotion.

3.8 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 categorization of a merchant’s MCC.

3.9 Accumulate spend in this Promotion will be determined by the transaction date of the Eligible Transaction(s) charged to your Eligible Card(s), provided that such transaction(s) have been posted on UOB’s system within the Spend Period applicable to you. For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and UOB shall not be responsible for any failure or delay in the submission and/or posting of transaction by any merchant, that may affect your eligibility for the Promotion.

3.10 If any Eligible Transaction amount is cancelled or reversed during or after the relevant Promotion Period such that the total amount of Eligible Transactions charged during your applicable Promotion Period falls short of the relevant minimum spend required under these Terms, you will not be considered to have met the requisite minimum spend in this Promotion. Any Gift (as hereinafter defined) awarded to you in such instance will be charged at its retail price to your Eligible Card account.

4. Gift

4.1 If you are among the first 150 Top Spenders for Promotion Period A or first 150 Top Spenders for Promotion Period B to satisfy all of the conditions in these Terms, you shall be eligible to receive one (1) **Apple AirPods 3rd generation (MagSafe) with Limited Edition Paul Smith AirPods Case worth THB 16,490 (the “Gift”)**.

4.2 The first eligible 150 Top spenders for each Promotion Period, can be checked the list of top spenders at <https://w.yllo.in/uob/spendandget/leaderboard.php> (for UOB) and <https://w.yllo.in/citi/spendandget/leaderboard.php> (for Citi). The list will be updated every date on 16th of the month during promotion. Final Top spender name lists who will receive The Gifts, will be announcement on UOB website within 60 days after campaign ends or within 30 September 2023.



- 4.3 The Gift will be sent via registered mail to statement address within 90 days after campaign ends or within 31 October 2023 (or such other date as UOB may determine in its sole discretion).
 - 4.4 The Gift will be limited 1 gift per customer during this Promotion, even if you satisfy all of the conditions above for both Promotion Periods.
 - 4.5 The Gift is strictly non-transferable to any other party or parties and not exchangeable for cash, credit or other goods, whether in part or in full.
 - 4.6 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB without liability to any person.
 - 4.7 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in these Terms are not received from unmatched your registered address with UOB. No replacement will be issued for a lost, stolen or destroyed.
 - 4.8 The Gift must be redeemed during the redemption period (90 days after program ended). UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Gift that is delivered to you and not received after 90 days is under Thailand post office investigation by the close of the redemption period will be forfeited.
 - 4.9 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 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. 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.
- 5. General**
- UOB reserves the right of final decision on any disputes arising out of or in control with this promotion.