

MoneySmart x UOB Bank (Singapore) Credit Card Sign Up Promotion Terms & Conditions

Contents

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Terms & Conditions of MoneySmart x UOB MoneySmart Exclusive Promotion

1. The MoneySmart x UOB MoneySmart Exclusive is conducted by MoneySmart and is subject to these terms and conditions ("Terms"). Participation in this Promotion constitutes acceptance of these Terms and Conditions.
2. The MoneySmart x UOB MoneySmart Exclusive is open only to "Successful Application" of selected Credit Cards during the Qualifying Period. Credit Card applications have to be valid, subsisting and in good standing as may be determined by MoneySmart at its sole and absolute discretion.
3. The Qualifying Period for the MoneySmart x UOB MoneySmart Exclusive ("Promotion") runs from **15 March 2025 Singapore Time (SGT) 00:00 till 31 March 2025 SGT 23:59 (both dates inclusive)**, or such other period(s) as may be determined by MoneySmart in its absolute discretion ("Qualifying Period").

MoneySmart x UOB MoneySmart Exclusive Gifts

4. The "Gifts" selection for this campaign are as stated in [Table 1](#) below.

Table 1: MoneySmart x UOB MoneySmart Exclusive Gifts

Participating Cards	
<ul style="list-style-type: none"> • UOB One Credit Card • UOB Absolute Cashback Card • UOB EVOL Credit Card • UOB Lady's Card • UOB PRVI American Express Miles Card • UOB PRVI MASTERCARD Miles Card • UOB PRVI VISA Miles Card 	
Criteria	
<ul style="list-style-type: none"> • Be a New-To-UOB Credit Card Customer • Credit Card must be approved and activated by 14th April 2025 • Claim Form must be submitted by 14th April 2025 • No min. spend is required 	
Gift Eligibility	Gift Selections Available
First 200 Eligible Customers to apply, get approved and submit the claim form	<p>UPSIZED S\$150 Grab Ride Voucher</p> <p>(on top of UOB's Credit Card Promotion) <i>refer to Clause 32</i></p>

201th Eligible Customers onwards to apply, get approved and submit the claim form	S\$50 Cash via PayNow (on top of UOB's Credit Card Promotion) <i>refer to Clause 32</i>
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5. The **first 200 “Eligible Customers”** will be determined by both MoneySmart and UOB and at their full discretion. MoneySmart will determine the “Eligible Customer” based on the claim form submission timings, and UOB will determine if the “Successful Application” has been met as stated herein.
6. If any of the **first 200 “Eligible Customers”** do not meet the “Successful Application” Criteria (refer to Clause 17) the gift will be defaulted to the next successful “Successful Applicant” determined via MoneySmart and UOB and at their full discretion.

Example: if the 88th winner is found not to be eligible, the 89th person will take the gift instead.

7. Once the **first 200 “Eligible Customers”** have been met, the remaining customers will be defaulted to the S\$50 Cash via PayNow gift as stated in Table 1.

MoneySmart's Rollin' Rewards Campaign March 2025

8. “Eligible Customers” can earn **1 chance** in the MoneySmart's Rollin' Rewards Campaign when they:
 - a. Have a MoneySmart account with a verified email address,
 - b. completed their **Rollin' Rewards Questionnaire**,
 - c. granted marketing consent, and
 - d. agreed to the Terms and Conditions of the [Rollin' Rewards campaign](#).
9. “Eligible Customers” that apply for an eligible MoneySmart Exclusive Credit Card Promotion (refer to [Table 1](#)) can earn an **additional 5x chances** when they meet the “Successful Application” criteria (*refer to Clause 17*).
10. MoneySmart's Rollin' Rewards Campaign prizes are below:

Table 2: MoneySmart's Rollin' Rewards Campaign prizes

	Prizes	No. of Winners
March 2025	18,760 SmartPoints Enough to redeem an Apple iPhone 16 Pro Max (256GB)	5 winners

11. For more information regarding the MoneySmart Rollin' Rewards Campaign, refer to the Terms and Conditions [here](#).

MoneySmart x Circle.Life UOB Flash Deal Gift

12. The MoneySmart x Circle.Life Layer-on UOB Flash Deal is **only valid for the eligible cards stated below**.
13. To be eligible for the MoneySmart x Circle.Life UOB Flash Deal, Eligible Customers will need to meet the Successful Application criteria stated in Clause 17, and be the **first 200 customers** to submit the claim form.

Table 3: MoneySmart x Circles.Life UOB Flash Deal Gift

Participating Cards	
<ul style="list-style-type: none">• UOB PRVI American Express Miles Card• UOB PRVI MASTERCARD Miles Card• UOB PRVI VISA Miles Card	
Criteria	
<ul style="list-style-type: none">• Be a New-To-UOB Credit Card Customer• Credit Card must be approved and activated by 14th April 2025• Claim Form must be submitted by 14th April 2025• No min. spend is required	
Gift	No. of Winners
<p>[TOTAL WORTH S\$70]</p> <p>FREE <u>1 month</u> of Circles.Life Borderless Data plan (worth S\$30) consisting of:</p> <ul style="list-style-type: none">• 100GB of 5G Borderless Data^• 300 minutes Talktime• Free Caller ID• 25 Local SMS• Free incoming roaming SMS <p>PLUS</p> <ul style="list-style-type: none">• 5GB Global Roaming Data* across 15 countries (worth S\$20)• 1TB of 5G Local Data with no expiry^^ (worth S\$20)	200 Winners

^Borderless Data is applicable only to **new-to Circles.Life customers** and can be used across Malaysia, Indonesia, Thailand, Taiwan, Bangladesh, Hong Kong, Macau and Sri Lanka.

***Roaming Data** is applicable only to **new-to Circles.Life customers** and can be used across the following countries: Australia, Bangladesh, China, Hong Kong, Indonesia, Japan, Malaysia, New Zealand, Philippines, South Korea, Sri

Lanka, Taiwan, Thailand, USA and Vietnam

^^1TB 5G Local Date is applicable only **existing-to Circles.Life** customers

14. The **first 200 “Successful Applicants”** will be determined by both MoneySmart and UOB and at their full discretion. MoneySmart will determine the “Successful Applicant” based on the claim form submission timings, and UOB will determine if the “Flash Sale Criteria” has been met as stated herein.
15. If any of the **first 200 “Successful Applicants”** do not meet the “Successful Application” Criteria (refer to Clause 17), the gift will be defaulted to the next successful “Successful Applicant” determined via MoneySmart and UOB and at their full discretion.
Example: if the 88th winner is found not to be eligible, the 89th person will take the gift instead.
16. All Prizes are non-exchangeable, non-transferable and non-redeemable for cash, credit or any other items in part or in whole.

Eligibility for the MoneySmart x UOB MoneySmart Exclusive

17. “Eligible Customers” must follow all the steps listed below in order to have a “Successful Application”:
 - a. Be a new-to-United Overseas Bank Limited (“UOB”) credit card customer.
 - b. Complete and submit an application for an Eligible Credit Card (refer to [Table 1](#)) on the promotion website <https://www.moneysmart.sg/> (“Promotion Website”) as a main cardholder during the Qualifying Period.
 - c. Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their: (1) Contact Details AND (2) a valid Unique Reference Number (“URN”).
 - i. Applicants have until **14th April 2025 23:59 SGT** to submit their Claim Form. Claim Forms will be closed thereafter.
 - i. Eligible Applicants may begin submitting their Claim Forms once they have submitted an application for an Eligible Credit Card, regardless of approval status at that time.
 - ii. Applicants who do not complete the Claim Form fully and accurately will not be eligible for the Gift.
 - iii. Applicants may edit their Claim Form after submission. The latest submission taken will be deemed as final. No further changes to the details in the Claim Form will be entertained after it has been closed.
 - iv. Have their Eligible Credit Card ([Table 1](#)) application approved by the respective Card Provider.
 - v. The approval must be final and unconditional and activation of the Eligible Credit Card is required.

- d. The approval and activation of the Eligible Credit Card must be given **by 14th April 2025**.
- e. **No spend is required** to be eligible for the MoneySmart Exclusive Gift.
- f. For the avoidance of doubt, Existing Customers (as defined below) are not eligible for this Promotion.

UOB Credit Cards

“Eligible Customer” refers to an applicant who meets the following conditions:

- i. Is a New-To-Bank Cardholder and does not have an existing UOB Credit Card account* (as main cardmember) at the time when his/her successful application submission via MoneySmart is approved by UOB for any Eligible Credit Card under this Promotion; and
- ii. did not previously have a UOB Credit Card account* (as a main cardmember) that was terminated/closed (whether by the individual or by UOB) in the last six (6) months immediately prior to his/her application for the Eligible Credit Card and prior to the commencement of the Application Period; and
- iii. has not already submitted an application for a UOB Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Credit Card; and

“Existing Customers” refers to applicants who:

- i. have an existing UOB Credit Card account* at the time his/her application for any Eligible Credit Card under this Promotion is approved; and/or
- ii. previously have a UOB Credit Card account* that was terminated/closed (whether by the individual or by UOB) in the last six (6) months immediately prior to the commencement of the Application Period; and

*For clarity, an existing UOB Credit Card account refers to any UOB Credit Card or a new application for any UOB Credit Card that has been approved by UOB even if the physical UOB Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

“Eligible Transactions” means any retail transactions for the purchase of goods and/or services successfully charged to your Eligible Credit Card and which are posted on UOB’s systems but excluding the Excluded Transactions (as defined in [Appendix](#)). Please refer to the Appendix for further notes/clarifications.

Faster Gift Redemption

18. “Eligible Customers” who meet the “Successful Application” criteria will be eligible to receive their Gift as fast as 1-2 months after the campaign end period if the following criteria are met:
- Apply during the “Qualifying Period”.
 - Complete the **MoneySmart Claim Form**.
 - Get their card approved by the bank provider.

Table 4: Example of Faster Gift Redemption Timeline

Stage:	Date:
Qualifying Period	15 March 2025 to 31 March 2025
Application Date	15 March 2025
Account Approval Date	20 March 2025
Gift Email Notification	As fast as 30 April to 31 May 2025

19. Faster Gift Redemption will be processed upon meeting the “Successful Application” criteria and reconciliation of Bank Reports.
20. Please direct all enquiries to support@moneysmart.com.

Gift Fulfilment

21. Each “Successful Application” will receive the MoneySmart x UOB MoneySmart Exclusive Gift, based on the pre-selected rewards (refer to [Table 1](#))
22. A “Successful Application” is defined as an application as the principal cardholder for the Eligible Credit Card made during the Qualifying Period via the MoneySmart website.
23. Customers cannot cancel their Credit Card **within 6 months** from card approval. If they do so, they will not be eligible for the Gift. MoneySmart reserves the right to claw back the Gift in such cases.
24. Determination of the source of application is done via Credit Card Providers using the application URN number and at their full discretion.
25. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to Credit Card Provider’s determination of application source.

26. Eligible Customers are required to fill up the appropriate Claim Form which coincides with their Credit Card application date. If the Eligible Customer fails to submit the correct Claim Form, they will not be eligible for the Gift.
27. Eligible Customers shall be solely responsible to share the correct details with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in gift redemption due to incorrect information(s) shared by the customers. In this regard:
- a. Participants who submit incomplete Claim Forms will not be eligible for any gifts. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from the MoneySmart gift.
 - b. MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of this email to verify their applications.
 - d. Claim Form submissions confirmation do not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by the bank and the bank's decision is final and binding.
28. For purposes of awarding the Gift, the applicant has to be an "Eligible Customer" who fulfills a Successful Application.
29. An Eligible Customer will only be entitled to receive one (1) Gift, regardless of the number of Eligible Credit Cards you may have successfully applied for or the number of Successful Applications made.
30. This Promotion is not valid with any other United Overseas Bank Limited (UOB) offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by UOB.
31. Eligible Customers will get the choice of reward (if applicable) they chose when filling up the MoneySmart Claim Form (refer to clause 17).
32. Customers will be eligible for the UOB Credit Card Promotion for New-to-UOB Credit Cardmembers if they:
- a. Satisfy all the prevailing terms and conditions set out in the UOB Credit Card Promotion and the successful Eligible customer application for the UOB Product must be approved by UOB based on the requirements set out.
33. The UOB Credit Card Promotion Gifts will be fulfilled by UOB.
34. The process of crediting the Rewards are as follows:

a. Grab Ride Vouchers

- i. MoneySmart will send a confirmation email with the Activation Code. Please note that the fulfillment of gifts are done within 2 months from the end of the promotional period.
- ii. Eligible Customers consent to MoneySmart to send details to the 3rd party vendor only for the purpose of identification and collection of gifts.
- iii. Eligible Customers are responsible for ensuring that the details provided in the Claim Form are accurate.
- iv. Eligible Customers acknowledge that once the gifts have been tracked as collected, MoneySmart will not be able to re-issue Gift should there be any dispute.
- v. Grab Ride Vouchers will be given as e-codes fulfilled in \$10 and \$20 denominations.
- vi. The Grab Ride Vouchers issued for this promotion can only be used in conjunction with an eligible UOB Credit Card in the Grab App.
- vii. Grab Ride Vouchers must be redeemed and used by **30 June 2025 (Expiry Date)**. The expiry date is final, **no further extension is allowed**.
- viii. Grab Ride Vouchers can only be redeemed for Grab rides bookings.
- ix. Grab Ride Vouchers cannot be transferred to other accounts.
- x. Please visit GrabGifts [Terms and Conditions](#) for full terms and conditions.

b. Cash via PayNow gifts

- i. MoneySmart will send a confirmation email with the date of the cash transfer. Kindly wait 5 working days (from the transfer date mentioned in the confirmation email) for the cash to be successfully credited to your Bank Account.

Successful Applicants:

- I. Consent to receive the gift for relevant promotion via the registered PayNow mobile number provided in the Claim Form.
- II. Are responsible for ensuring that the phone number provided in the Claim Form is the correct phone number linked to their registered PayNow account.
- III. Are to ensure that the PayNow mobile number provided is not linked to a Trust or GXS Bank Account. Payment to Trust Bank or GXS Bank PayNow Giro is not supported.
- IV. Acknowledge that once submitted, the mobile number provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the PayNow account should the phone number provided be in error.
- V. Will be notified of successful reward issuance via email from MoneySmart, to the email address provided in the Claim Form.

c. Circles Life FREE 1 month Borderless Data Plan and 5GB Global Roaming Data

- i. Eligible Customers must register for your Circles.Life plan via the link provided to you by MoneySmart.
- ii. The data plan must be redeemed by **1st January 2026**.
- iii. The benefit **expires after the first month** and the bill reverts to S\$50.
- iv. For any plan cancellation requests kindly contact Circles Life at +65 8808 6868 from Monday - Sunday, 9am - 6pm to submit your termination request.
- v. The data plan will remain valid after the first free month unless terminated by the eligible customers.
- vi. The benefit is applicable only to **new-to Circles.Life customers**.
- vii. For the avoidance of doubt, **existing Circles.Life account holders** are **not eligible** for the **FREE 1 month Borderless Data Plan and 5GB Global Roaming Data** gift.
- viii. Each new Circles.Life user is entitled to receive only **one (1) FREE mobile plan per account**. Multiple claims per user or per account are not permitted. *I.e. If one user applies for multiple MoneySmart products, they are only entitled to one (1) mobile plan per one Circles.Life account.*
- ix. Any unclaimed Circles.Life waiver promo codes after 1st January 2026 will be forfeited.
- x. The free 1 month Borderless Data Mobile Plan and the 5GB Global Roaming are two different components, you may cancel either component at any time.
- xi. **^Borderless Data** can be used across Malaysia, Indonesia, Thailand, Taiwan, Bangladesh, Hong Kong, Macau and Sri Lanka.
- xii. ***Global Roaming Data** can be used across the following countries: Australia, Bangladesh, China, Hong Kong, Indonesia, Japan, Malaysia, New Zealand, Philippines, South Korea, Sri Lanka, Taiwan, Thailand, USA and Vietnam.\

d. Circles.Life FREE 1TB of 5G Local Data

- i. Have an existing Circles.Life account with a valid Circles.Life line.
- ii. The benefit is applicable to **existing Circles.Life customers**.
- iii. Sign up for a Circles.Life line to enjoy.
- iv. Any **unclaimed** Circles.Life waiver 1TB Local Data promo code after **1st January 2026** will be forfeited.
- v. The 1TB Local Data has no expiry.

Circles.Life Redemption Process

Circles.Life Plans & 1TB Local Data Redemption

- i. MoneySmart will send a confirmation email with the redemption details containing the unique links and the waiver promo code to redeem the Circles.Life Mobile Plan and 1TB Local Data.
- ii. Eligible Customers consent to MoneySmart to send details to the 3rd party vendor only for the purpose of identification and collection of gifts.
- iii. Eligible Customers are responsible for ensuring that the details provided in the Claim Form are accurate.
- iv. Eligible Customers acknowledge that once the gifts have been tracked as collected, MoneySmart will not be able to re-issue Gift should there be any dispute.

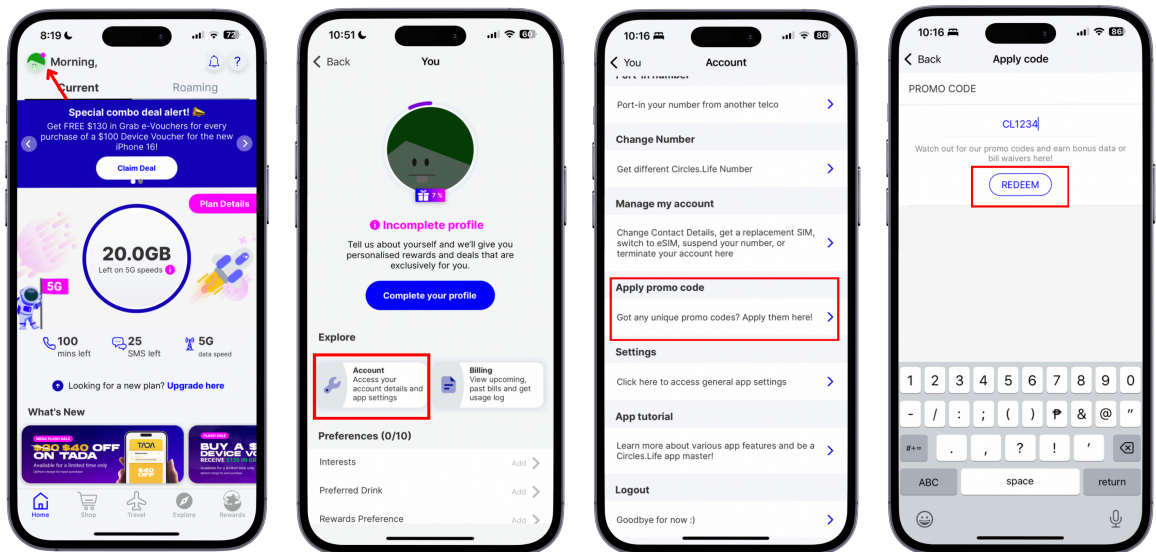
Successful Applicants:

- i. Consent to receive the gift for relevant promotion via the registered email address provided in the Claim Form.
- ii. Are responsible for ensuring that the registered email address provided in the Claim Form is accurate and up-to-date.
- iii. Acknowledge that once submitted, the registered email address provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the registered email address should the email address provided be in error.

Circles.Life 1TB Local Data Promo Code Redemption Process

To enjoy your FREE 1TB of 5G Local Data. Kindly input the exclusive waiver promo code from MoneySmart via the Circles.Life app as follows:

- Step 1: Open your Circles.life app.
- Step 2: Select the person icon in the top left corner.
- Step 3: Select the account button under the explore page.
- Step 4: Scroll down to the 'apply promo code' section.
- Step 5: Input the promo code sent to you from MoneySmart via email.



For more information, kindly refer [here](#)

35. MoneySmart shall not be liable for delay or error in Gift transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.
36. MoneySmart reserves the final right to change the Gift given. In the case of delays in the delivery of the Gift, MoneySmart will notify the recipients and make the necessary arrangements to fulfil the Reward.
37. MoneySmart reserves the right to reject any Gift redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, MoneySmart's decision shall be final. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

General

38. For more information on the General Terms and Conditions of the MoneySmart Promotion, refer [here](#).

Contact Us Information

39. If the Eligible Customer fails to receive an email from MoneySmart after 3 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.

40. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to relevant Credit Card Providers.

MoneySmart Policy and Terms of Use

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms and Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg.

Appendix

"Excluded Transactions" shall mean:

- i. any cash advances;
- ii. any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- iii. balance and/or funds transfers to or from the Card Account;
- iv. any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- v. monthly instalments under 0% Instalment Payment Plan and SmartPay;
- vi. amounts approved under the UOB Payment Facility and any associated fees or charges
- vii. any Grab mobile wallet top-up transactions;
- viii. any Shopee Pay wallet top-up transactions;
- ix. any payment made with the following Merchant Category Codes ("MCC");

MCC	Description
4829	Wire Transfer / Remittance
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
6399	Insurance
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	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organizations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services – not elsewhere classified
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

x. Any transaction consisting of/containing the following references:

AXS*	PLUS500
AMAZE* TRANSIT*	PLUS500UK LIMITED
CITYINDEX*	Saxo Cap Mkts Pts Ltd
EZ LINK*	SKR*PLUS500CY LTD
EZ-LINK*	PAYPAL * OANDAASIAPA
EZLINK*	SKR*SKRILL.COM
EZLINKS*	TRANSIT*
FLASHPAY*	WWW.IGMARKETS.COM.SG
NETSFLASHPAY*	WWW.MYEZLINK.COM.SG
MB * MONEYBOOKERS.COM	WWW.PLUS500.CO.UK
OANDA ASIA PAC*	IPAYMY*
OANDAASIAPA	RWS-LEVY*
PAYPAL * PLUS500	SMOOVE PAY*
PAYPAL * PLUS500.COM	SINGPOST-SAM*

PAYPAL * BIZCONSULTA	RAZER PAY*
PAYPAL * OANDAASIAPA	IPAYMY*
PAYPAL * CAPITALROYA	

For the avoidance of doubt:

- a. 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.
- b. 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.
- c. 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. The transaction amount posted in your UOB Card account will be used for the purposes of computing the Minimum Spend amount for this Promotion.
- d. If you apply for more than one UOB Card in a single Application submitted pursuant to Clause 17 above and your Application for those UOB Cards are approved by UOB at the same time during the Promotion Period, the amount of Eligible Transactions successfully charged to each such UOB Card will be aggregated for the purposes of computing the Minimum Spend under this Promotion.
- e. Eligible Transactions charged by a supplementary holder of your UOB Card will be considered for the purposes of computing the Minimum Spend.