

### Terms & Conditions for UOB Credit Card Application Cash Promotion (“Promotion”)

1. The Promotion is valid from 1 January 2021 to 31 January 2021 (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is only open to all new individual applicants who submit an application for a new personal credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (but excluding the UOB Visa Infinite Metal, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards) as a principal credit cardholder (“**Principal Credit Card**”) during the Promotion Period (the “**Application**”) and the Application must be approved by UOB during the Promotion Period. By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
3. The following persons shall not be eligible to participate in the Promotion:
  - (a) individuals who have cancelled their principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
  - (b) individuals who are existing principal holders of a UOB credit card at the time when their Application is approved;
  - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (d) 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;
  - (e) 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
  - (f) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
4. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
5. If you are among the first 200 individuals per calendar month to fulfil the requirements set out in Clause 2 above and you activate your Principal Credit Card issued pursuant to your Application and charge a minimum of S\$500 worth of Eligible Transactions (as defined below) to your Principal Credit Card as captured and posted on UOB’s system within 30 days from the approval date of your Principal Credit Card (the “**Spend Period**”), then you shall be eligible to receive a one-time cash credit of S\$50 (the “**Cash Credit**”).
6. For the purposes of this Promotion:
  - (a) “**Eligible Transactions**” refer to retail transactions made locally or overseas, but shall exclude the Excluded Transactions.
  - (b) “**Excluded Transactions**” refer to:
    - (i) Any bill payment transactions to utilities or telecommunication providers;
    - (ii) Any payment transactions to government agencies;
    - (iii) Any cash advances, balance and/or funds transfers, instalment payments; personal loans;

SmartPay transactions;

- (iv) Any payment of fees and charges (including but not limited to annual fees, administrative fees, interest charges, finance charges and/or late payment fees);
  - (v) Any amount charged that is subsequently cancelled, voided or reversed for any reason;
  - (vi) Any transaction relating to top-up or payment of funds to any pre-paid card, pre-paid accounts or mobile wallets;
  - (vii) Any gambling related transactions; and
  - (viii) Any other transactions that UOB may exclude from time to time without prior notice or giving reasons or liability to any person.
7. If you apply for more than one Principal Credit Card in a single Application submitted pursuant to Clause 2 above and your Application for those Principal Credit Cards are approved by UOB at the same time during the Promotion Period, the amount of Eligible Transactions successfully charged to each such Principal Credit Card within the Spend Period will be aggregated for the purposes of computing the S\$500 minimum spend requirement under Clause 5 of these Terms.
8. The Cash Credit will be credited into your Principal Credit Card account by 30 April 2021 (or such other date as UOB may determine in its sole discretion) provided that the your Principal Credit Card account is:-
- (a) active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion; and
  - (b) not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.
9. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No exchange of the Gift is allowed.
10. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
11. You are only entitled to redeem one Gift under this Promotion, regardless of the number of UOB credit cards applied for under this Promotion.
12. UOB may at its discretion forfeit the Gift, or, if already awarded, reclaim the Gift at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if your Principal Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened
13. 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 Gift 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, howsoever caused.
14. 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.
15. Without prejudice to any of the other provisions in these Terms, if UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift,

reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.

16. The Terms 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 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.
17. 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.
18. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
19. 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 all purposes in connection with this Promotion and to contact you, including by voice call or text message.
20. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
21. 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.