

A photograph showing the lower halves and hands of two people. The person on the left is wearing a yellow dress, and the person on the right is wearing a green long-sleeved shirt and dark pants. They are both holding several shopping bags of various colors (purple, pink, brown, yellow).

# Spend on anything with savings on interest

Get 25% interest rebate with UOB Cards



[uob.com.sg](http://uob.com.sg)

# Get more with 25% rebate on interest

Whether it's shopping, traveling or dining, here's more reason to live life the way you want to.

Charge to your UOB Credit Card and enjoy 25% interest rebate on your balances. Simply select a preferred month (Sep, Oct, Nov or Dec) to enjoy your interest savings.

SMS to register now:

**Month**<space>**NRIC** to **77862**

Example: Sep 1234567A



UOB CARDS

This Promotion is open to selected United Overseas Bank Limited ("UOB") credit Cardmembers ("Cardmembers") who are addressed in a direct mailer, short message service (SMS) and/or electronic direct mailer (eDM) ("Invite") and have registered for this Promotion by selecting the statement month for rebate ("Selected Statement Month") via SMS. This Promotion is available from 15 September to 31 December 2015, both dates inclusive ("Promotion Period"). During the Promotion Period, Cardmembers who successfully register for the Promotion shall be eligible for a 25% rebate on the interest billed to his/her UOB credit card(s) during the Selected Statement Month ("Rebate"). The Rebate to be awarded under this Promotion is subject to a maximum cap of S\$50 per Cardmember. Each customer may qualify for only one Selected Statement Month during the Promotion Period. Full promotion terms and conditions apply and are available at [uob.com.sg/rebate25](http://uob.com.sg/rebate25).

**Terms & Conditions for the “UOB Credit Cards 15 September- 31 December 2015 25% Interest Rebate” Promotion (“Promotion”)**

1. This Promotion is open to selected United Overseas Bank Limited (“UOB”) credit cardmembers (“Cardmembers”) who are addressed in a direct mailer, short message service (SMS) and/or electronic direct mailer (eDM) (“Invite”) and have registered for this Promotion by selecting the statement month for rebate (“Selected Statement Month”) via SMS in the following format (“Eligible Customers”):

SMS Format	Selected Statement Month
Sep<space>NRIC to 77862; or	September 2015
Oct<space>NRIC to 77862; or	October 2015
Nov<space>NRIC to 77862; or	November 2015
Dec<space>NRIC to 77862.	December 2015

2. This Promotion is available from 15 September to 31 December 2015, both dates inclusive (“Promotion Period”).
3. During the Promotion Period, Cardmembers who successfully register for the Promotion shall be eligible for a 25% rebate on the interest billed to his/her UOB credit card(s) during the Selected Statement Month (“Rebate”). The Rebate to be awarded under this Promotion is subject to a maximum cap of S\$50 per Cardmember. Per customer is only entitled to one rebate during the Promotion Period for the Selected Statement Period.

For the avoidance of doubt, the Rebate will only be awarded after taking into account any interest waiver posted to Cardmember’s UOB credit card(s) at the end of 30 November 2015 and 31 January 2016 (“Observation Date”), depending on the Selected Statement Months. For example, if Eligible Customer has selected September as the Selected Statement Month and call in for Waiver before 30 November, the Rebate calculation will be based on 25% of the interest posted in September Statement of \$200, less of interest waiver of S\$20, the final rebate awarded is S\$30.

Selected Statement Month	Observation Date
September 2015	30 November 2015
October 2015	30 November 2015
November 2015	31 January 2016
December 2015	31 January 2016

4. Any incomplete or inaccurate SMS registration will not be considered and will be disqualified.
5. Any duplicated SMS registration will overwrite earlier registration before 1 November 2015.
6. The Rebate is only applicable to the interest posted on UOB credit card account(s) at prevailing interest rate and excludes interests and/or fees charged on all funds transfer or personal loan.
7. The Rebate awarded, if any, will be credited into Cardmember’s credit card account on or before 31 March 2016.
8. The Rebate awarded is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and services.
9. UOB reserves the right to void/charge back/reclaim the Rebate in full or in part in the event there is any waiver of interest posted to the Cardmember’s account. In addition, UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of Rebate, to rectify any errors in the calculation or otherwise adjust such calculation.
10. SMS vendor is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS. Cardmembers shall be solely responsible for all fees and charges imposed by service providers for the sending and/or receipt of any SMS in connection with this Promotion.

11. Notwithstanding anything herein, UOB may at any time in its absolute discretion and without given any reason or notice, determine the eligibility of any SMS registration.
12. To qualify for the Rebate, the Cardmember's credit card account must be in good standing or satisfactorily conducted as may be determined by UOB in its discretion and must not be voluntarily or involuntarily closed, terminated, cancelled or suspended for any reason whatsoever. Any Rebate awarded shall be forfeited if the Cardmembers' credit card account is closed, terminated, cancelled or suspended and the Cardmember shall not be entitled to any compensation or payment whatsoever.
13. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Cardmember for this Promotion and shall not be obliged to give any reason therefor.
14. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Rebate with any other item of equal or similar value selected by UOB. UOB's determination of the replaced and/or substituted item shall be final, conclusive and binding.
15. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by the Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting the Cardmember's eligibility for this Promotion or the Rebate; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
16. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of the terms and conditions of this Promotion for any reason and without prior notification without assuming any liability to any person, and the Cardmembers shall be bound by these amendments.
17. UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Cardmember. UOB shall not be obliged to give any reason or enter into any correspondence with the Cardmember or any persons on any matter concerning this Promotion.
18. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
19. Cardmembers will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms"). Cardmembers are deemed to have accepted the terms and conditions herein when they participate in this Promotion. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall prevail to the extent of such inconsistency.
20. The terms and conditions herein shall be governed by the laws of the Republic of Singapore and Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
21. A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the terms and conditions herein.