

TERMS AND CONDITIONS GOVERNING THE “UOB CASHPLUS VISA CARD UP TO 10% REBATE (1 OCTOBER 2018 TO 31 MARCH 2019) PROMOTION” (“TERMS AND CONDITIONS”)

1. DEFINITIONS

“Card” means a UOB CashPlus Visa Card issued by UOB in Singapore, which UOB CashPlus account is valid, subsisting and in good standing at all times as determined by UOB at its discretion.

“Cardmember” refers to a principal holder of the Card

“Card Transactions” means any payment transaction, successfully charged to the Cardmember’s Card during the Promotion Period and which are successfully captured/posted on UOB’s systems during the Promotion Period AND shall exclude the Excluded Transactions.

“Excluded Transactions” means transactions in respect of the following: (a) any late payment charges or interest charges on any Card; (b) any fees payable to UOB (or any other third party) for transfer of any debit balance on any other credit card to a Card; (c) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by UOB from time to time; (d) balance and/or funds transfers to or from the UOB CashPlus account; (e) any credit card transaction that was subsequently cancelled, voided or reversed for any reason; and (f) any other transactions as may be prescribed by UOB.

“Promotion” means this UOB CashPlus Visa Card additional 8.5% Rebate promotion.

“Promotional Period” means the period from 1 October 2018 to 31 March 2019, both dates inclusive.

“UOB” means United Overseas Bank Limited.

2. ELIGIBILITY

- 2.1. This Promotion is only applicable to Cardmembers whose Card and UOB CashPlus account is in in good standing at all times as determined by UOB at its absolute discretion
- 2.2. The following individuals are not qualified / eligible to participate in this Promotion:-
 - (a) any individual whose Card and/or UOB CashPlus account has been, voluntarily or involuntarily, suspended, terminated, cancelled or closed at any time;
 - (b) any individual whose Card and/or UOB CashPlus account is not active, valid, subsisting or in good standing at any time; or
 - (c) any individual whose Card and/or UOB CashPlus account is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion at any time.

3. CASH REBATE

- 3.1. Under the Promotion, each Cardmember will receive additional cash rebate (the “**Additional Cash Rebate**”) equivalent to 8.5% of the total value of the Card Transactions incurred during the Promotion Period if there is minimum spend of S\$500 on the Card. For the avoidance of doubt, only Card Transactions incurred during the Promotion Period are eligible to attract the Additional Cash Rebate, all Excluded Transactions do not qualify as Card Transactions and are not eligible for the Additional Cash Rebate. This Additional Cash Rebate is awarded in addition to the prevailing cash rebates awarded under the UOB CashPlus Visa Cash Rebate Program. Upon the expiry of the Promotional Period, all cash rebates will be awarded at the prevailing rates set out in the UOB CashPlus Visa Cash Rebate Program.
- 3.2. The basis of calculating and the percentage of Cash Rebate earned may be varied by the Bank from time to time in its discretion.

Illustration: This is for illustrative purposes only and is not a representation, warranty or assurance of applicable eligible spend for the Promotion Period under the Promotion:-

Scenario	Transaction period: 1 January 2019 to 31 January 2019	
Met Min. Spend	Customer spend S\$600	Cash Rebate Calculation: \$600 x 1.5% (Existing Rebate Program) + \$600 x 8.5% (This Promotion) = \$550 (Rebate Capped at S\$50 per month)
Did not meet min. spend	Customer spend S\$499	Cash Rebate Calculation: \$499 x 1.5% (Existing Rebate Program) = \$57.49

- 3.3. The Additional Cash Rebate earned under this Promotion will be credited to the Cardmember’s UOB CashPlus account in accordance with the prevailing UOB CashPlus Visa Cash Rebate Program.
- 3.4. The total amount of Cash Rebate (i.e. prevailing cash rebates and the Additional Cash Rebates) which can be earned for each UOB CashPlus account in a month shall be capped at S\$50.00.
- 3.5. The Additional Cash Rebate is not transferable and not exchangeable for cash, other goods and services or otherwise.

3.6. If UOB subsequently discovers that the Cardmember is in fact not eligible to participate in or does not qualify for the Promotion, or receive the Additional Cash Rebate, UOB may at its discretion, forfeit the Additional Cash Rebate or reclaim the Additional Cash Rebate or charge to and debit an amount equivalent to the value of the Additional Cash Rebate, if already awarded, from any of the Cardmember’s account(s) with UOB. If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Additional Cash Rebate, the Cardmember shall immediately reimburse UOB for the value of the Additional Cash Rebate. Any Cardmember whose Additional Cash Rebate has been forfeited or reclaimed or whose Additional Cash Rebate has become null and void shall not be entitled to a replacement Additional Cash Rebate or any payment or compensation notwithstanding non-receipt of the Gift.

4. General

- 4.1. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted during the Promotional Period; (ii) any late posting of the transactions and thereby affecting a Cardmember’s eligibility for this Promotion; (iii) for any notice, email or communication which gets lost, misplaced, tampered with, or misdirected; (iv) for any breakdown or malfunction in any computer system or equipment; (v) the acts of the SMS vendor, independent telecommunication authorities or service provider or such other third parties which are independent and beyond the control of UOB; and/or (vi) for any costs, losses, damages, claims, expenses and/or injuries of any Cardmember or any other person howsoever incurred or suffered.
- 4.2. By participating in this Promotion, the Cardmember consents to UOB collecting, using and disclosing the Cardmember’s personal data for the purposes of this Promotion, and to contact the Cardmember regarding his/her SMS enrolment via voice calls or text messages or email. This is in addition to any other consent which the Cardmember may have provided to UOB in respect of the collection, use and/or disclosure of the Cardmember’s personal data and shall be without prejudice to and does not derogate from UOB’s rights to collect, use and/or disclose the Cardmember’s personal data under the law.
- 4.3. Participation in the Promotion is subject to these Terms and Conditions and Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion.
- 4.4. 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 therefore.
- 4.5. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add and/or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person, and Cardmembers shall be bound by these amendments, variations, additions and/or deletions.
- 4.6. 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 the Cardmember has met all the requirements of the Promotion. Such UOB’s decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Cardmember). UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
- 4.7. All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 4.8. Cardmembers will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement and the UOB CashPlus Visa Cash Rebate Program (collectively, the “**Standard Terms**”). Cardmembers are deemed to have accepted these 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 to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
- 4.9. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
- 4.10. The terms and conditions herein shall be governed by the laws of the Republic of Singapore, and Cardmembers hereby agree to submit to the exclusive jurisdiction of the Singapore courts.

Reminder!
Have you signed the application form?
filled in All fields in the application form?

UNITED OVERSEAS BANK LIMITED
UOB CARD CENTRE
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338



BUSINESS REPLY SERVICE
PERMIT NO. 07850

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10% cash rebate on all purchases!

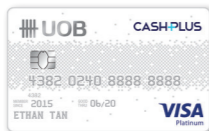
CASHPLUS



UOB 大华银行

UOB CASHPLUS VISA CARD APPLICATION

YES! I would like to apply for the UOB CashPlus Visa Card (700/778)



Important Information:

1. Eligibility
 - a. You must be 21 years old and above with minimum income of S\$30,000 and above.
 - b. You must have a UOB CashPlus account.
 - c. All fields must be completed.

PLEASE TELL US ABOUT YOURSELF

Name as in NRIC/Passport (underline surname) Mr Ms Dr

 Name to appear on Card, including surname (within 19 spaces)

 NRIC/Passport/PR* No. For Singaporeans, please provide NRIC no. only
For Foreigners: A photocopy of Passport with at least 6 months validity is required.

 Nationality

 Country of Residence Country you are currently residing in or intend to reside in for more than 1 year (e.g. Singapore)

 Date of Birth (DDMMYYYY)

 E-Mail Address

Bill to Local Home Mailing Address
(Do provide us with billing proof if home address differs from address in NRIC. Please do not provide P.O.Box address)

House/Block _____ Unit # _____
 Street/Building Name _____
 Postal Code **S** _____
 Mobile Tel. No.* _____
Mandatory for Card activation and One-Time-Password- SMS-OTP

UOB CASHPLUS ACCOUNT TO BE LINKED

Please link my UOB CashPlus account to my UOB CashPlus Visa Card that I am applying for herein:
 Account Number: _____

DAILY VISA LIMIT

Your daily Visa limit is S\$2,000. If you wish to set a different daily Visa limit, please select accordingly:
 S\$1,000 S\$5,000 S\$10,000 S\$50,000
 Others, please indicate amount S\$ _____ (S\$50,000 maximum)
 * Please delete where appropriate.

UOB PERSONAL INTERNET BANKING AND MOBILE BANKING SERVICES ("PIB/MBK:")

Via PIB/MBK:
 • View balance: if you do not currently have a PIB/MBK access, a PIB/MBK username and password will be issued to you.
 • Limited access (SMS-OTP): if you already have PIB/MBK access via SMS-OTP (One-Time Password) or; if you provide a mobile phone number in this application form.
 • Full access (SecurePlus token): if you already have PIB/MBK access via SecurePlus token or; if you apply for a SecurePlus token by completing the Two-Factor Authentication (2FA) Registration/Update Form available at uob.com.sg.
 Note: Debit Card Security Alerts and SMS-OTPs to authenticate instructions will be sent to your mobile phone number.

DECLARATION OF APPLICANT (IMPORTANT: PLEASE READ BEFORE SIGNING)

DECLARATION AND AUTHORISATION
 I/We would like to be kept informed of promotions, offers, products and/or services marketed by United Overseas Bank Limited and its related corporations ("UOB Group Members") and, where applicable the co-brand partner associated with the card applied for in this application ("Co-Brand Partner") and I/we hereby give my/our consent to any UOB Group Member and the Co-Brand Partner to contact me/us via all modes of communication (voice calls, SMS/MMS, fax) using my/our telephone numbers in your records.
 I/We agree that any consent given is additional to any other consent which I may have previously provided to UOB Group Members to inform me of marketing information; and does not supersede any rights which the UOB Group Members may have at law to collect, use and disclose my personal data.

DECLARATION OF APPLICANT(S) (DCDA-V6.0-31082017)
 I hereby:
 1. represent and warrant:-
 a. that all information provided by me in this application and in any other document submitted to you is true, accurate and complete and if there is a change in the information provided or becomes inaccurate in any way, I shall promptly notify you of the change or inaccuracy; and
 b. at the time of this application, I am not an undischarged bankrupt and there has been no statutory demand served on me or any legal proceeding commenced against me.
 2. acknowledge that you may choose to either approve or reject this application and I agree that you do not need to provide a reason for your approval or rejection.
 3. confirm that I have obtained, read, understood and agree to be bound by the following ("Terms"):-
 a. UOB Debit Cardmember Agreement;
 b. Terms and Conditions Governing Accounts and Services;
 c. Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services; and
 d. NETS Terms and Conditions Governing the Use of NETS FlashPay;
 [Terms are available at uob.com.sg].
 4. agree:-
 a. you may review and change my debit card limit at any time without prior notice to me;
 b. in addition to the modes and manner you may send notices and communications to me under the Terms, you may send notices and communications to me in any mode and manner you deem appropriate to my last known address, facsimile, telephone/mobile phone number and/or electronic mail address in your records;
 c. the card applied for in this application ("Card") will be renewed upon its expiry without further reference to me/us unless the Card account(s) is terminated before that;
 d. the Card shall be linked to the savings/current account specified in this application form and all card transactions and related fees and charges shall be debited from that account; and
 e. the Card comes with a NETS FlashPay stored value facility of which Network for Electronic Transfer (Singapore) Private Limited ("NETS") is the holder and operator.
 5. consent and authorise you to conduct any credit check on me as you may require from time to time and to obtain, verify and/or disclose any information relating to me including information and details of the Card account(s) from or to the parties set out in the terms relating to your rights of disclosure under the Terms including any credit bureau and any person you deem appropriate or necessary for this application or as may be required by any applicable law;
 6. I/We confirm that I/we have read and understood the Bank's Privacy Notice (Individual) (available at uob.com.sg and the Bank's branches) which forms part of the terms and conditions governing

my/our relationship with the Bank. I/We consent to the Bank collecting, using, and disclosing my/our personal data for Basic Banking Purposes, Co-Branding Purpose, Research Purpose and Marketing Purpose as described in the Bank's Privacy notice(Individual). I/We note that (a) I/we may withdraw consent for any or all of the purposes at any time; (b) if I/we withdraw consent for Basic Banking Purposes and/or Co-branding Purpose, the Bank may not be able to continue to provide the products and services to me/us; (c) if I/we withdraw consent for Research Purpose and Marketing Purpose, my/our personal data will not be used for these purposes unless I/we expressly and separately consent to the same again.

Note: Please sign according to your UOB CashPlus account which the UOB CashPlus Visa Card will be linked to.

 Signature of Applicant Date


FOR BANK USE

Bank Verification

 Officer's Signature/Branch Stamp Date

Promo Code	P00015	Source Code	CIF NO.	Monthly Limit
Billing Cycle		Occ Code	Br/Staff Code	Freend
Cd Fee Date		Rev Code	Expiry	Decision
Officer's Name	Approval Signature	Input By/Date	Process By/Date	
Date Received	Branch Stamp	Special Instructions		

Status
 SD RTP NS BA CASA A/C NR Others

SC: 10302 
DBCPEXSG001

The provision of this application form does not automatically indicate that United Overseas Bank Limited will accept the contents and issue a UOB CashPlus Visa Card. United Overseas Bank Limited reserves the right to reject the application without assigning any reason whatsoever.
 All information is correct at time of print.
 United Overseas Bank Limited Co. Reg. No. 193500026Z
 CPVCVer1.0_Dec 18

10% cash rebate on all purchases!

Time to use your UOB CashPlus Visa Card now more than ever!

From local and overseas transactions to your every day spending on private hire rides, taxis, dining, groceries and even payment through your mobile wallets!

Simply spend a minimum of S\$500 to enjoy.

Promotion ends 31 March 2019.

Don't have a UOB CashPlus Visa Card? Simply complete this form and you're on your way to a rewarding journey. We look forward to welcoming you onboard as a UOB CashPlus Visa Cardmember.