

UOB PRVI Miles American Express® Card – S\$25 Rebate with Singapore Power Recurring Bill Payment Promotion (the “Promotion”) Terms and Conditions (the “Terms”)

1. Eligibility

- 1.1 This Promotion is valid from 15 December 2020 till 31 March 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms.
- 1.2 This Promotion is open to all principal holders and supplementary holders of a UOB PRVI Miles American Express® Card (“**Eligible Card**”) that is issued by United Overseas Bank Limited (“**UOB**”) in Singapore.

2. Promotion

- 2.1 To participate in the Promotion, you must be the first 2,000 to:
- i. not have made any prior Eligible Transaction on any UOB Credit Cards before Promotion Period;
 - ii. set up a recurring bill payment arrangement on the Singapore Power (SP) Utilities app with your Eligible Card during the Promotion Period; and
 - iii. make an Eligible Transaction on your Eligible Card during the Promotion Period.
- 2.2 For the purposes of the Promotion:
- (a) “**Eligible Transactions**” refers to a SP utilities recurring bill payment via the SP Utilities app, that is successfully charged and posted to your Eligible Card.
 - (b) “**Excluded Transactions**” shall mean:-
 - i. transactions which do not fall under the list of Eligible Transactions set out above;
 - ii. cash advance, late payment, personal loan, balance and/or funds transfer, SmartPay, funds to pre-paid cards or mobile wallets, fees, chargebacks, interests, reversals, interest charges and any finance charges;
 - iii. balances owing on your card account(s) accruing from months that do not fall within the Promotion Period;
 - iv. any transaction that was subsequently cancelled, voided, disputed or reversed for any reason;
 - v. such other categories of transactions which UOB may exclude from time to time without notice or giving reasons.

- (c) UOB reserves the right, at any time and at its discretion, to amend or vary the list of Eligible Transactions and Excluded Transactions without any reason, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same
- 2.3 If you fulfil all conditions in clause 2.1 above, you shall be eligible to earn a one-time rebate of S\$25 (“**Rebate**”) to your Eligible Card. The Rebate will be directly credited to your principal Card account by 30 June 2021 and reflected in your monthly UOB credit card statement and can only be used against payments for future transactions on your Eligible Card. The Rebate is not exchangeable for cash, or other goods and services.
- 2.4 For the avoidance of doubt, the Rebate awarded under this Promotion is in addition to the prevailing UNI\$ earn rates on your Eligible Card and each principal card account shall only be eligible for one Rebate, regardless of the number of Eligible transactions by the principal and/or supplementary cards.
- 3. General**
- 3.1 UOB may substitute the awards under the Promotion with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 3.2 The following persons shall not be eligible to participate in the Promotion:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) 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;
 - (c) 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
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.3 If you are discovered to be ineligible to participate in this Promotion or to receive the any award under this Promotion, UOB may at its sole discretion forfeit the award, reverse or cancel any UNI\$ already credited to your Eligible Card account.
- 3.4 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 your 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.

- 3.5 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.
- 3.6 If UOB determines that you are ineligible to participate in this Promotion or to receive any UNI\$ under this Promotion, UOB may in its sole discretion forfeit the UNI\$, reclaim the UNI\$ or charge to and debit an amount equal to the value of the UN\$ 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 through such means as UOB may determine in its sole discretion.
- 3.7 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.
- 3.8 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.
- 3.9 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.10 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 data (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.11 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.
- 3.12 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.
- 3.13 This Promotion is not valid with other promotions unless otherwise expressly stated.

Disclaimer: American Express is a trademark of American Express. The UOB PRVI Miles American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express.

United Overseas Bank Limited Co. Reg. No.193500026Z

4 December 2020