

**TERMS AND CONDITIONS GOVERNING UOB CREDIT LIMIT REVIEW S\$10 CASH REBATE PROMOTION
(1 MAY 2024 TO 15 JULY 2024)**

1. Definitions

Unless otherwise defined in these terms and conditions (the “**Terms**”), the following words and phrases shall have the meanings hereby assigned to them:

- 1.1. “**UOB**” means United Overseas Bank Limited.
- 1.2. “**UOB Card**” refers to any Visa, MasterCard, American Express, Union Pay credit card issued by UOB in Singapore, but does not include any UOB debit cards, UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

2. Promotion

- 2.1. This UOB Credit Limit Review S\$10 Cash Rebate Promotion (1 May 2024 to 15 July 2024) (the “**Promotion**”) is valid from 1 May 2024 to 15 July 2024, both dates inclusive (the “**Promotion Period**”).
- 2.2. By participating in this Promotion, you agree to be bound by the Terms of this Promotion.
- 2.3. This Promotion is open to all existing principal cardholders of a UOB Card(s) and/or existing accountholders of a UOB CashPlus account (each, an “**Account Holder**”).
- 2.4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must be an existing Account Holder;
 - (b) you must successfully register via SMS by sending “**CLI10<space>Last 4 Characters of NRIC<space>Date of Birth in DDMMYY**” to 77862 with your registered Singapore mobile number in UOB’s records during the Promotion Period (the “**SMS Registration**”);

For example, if your NRIC is S1234567A and date of birth is 31 July 1990:

CLI10 567A 310790

- (c) you must receive a confirmation of your registration sent via SMS to your registered Singapore mobile number in UOB’s records;
- (d) you must successfully submit a credit limit review application via MyInfo during the Promotion Period (the “**Application**”); and

- (e) your Application must be approved by UOB by 31 July 2024 (inclusive of the date indicated) with a minimum increase of S\$2,000 in the approved credit limit on the UOB Card or UOB CashPlus (as the case may be).
- 2.5. 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.
- 2.6. For the avoidance of doubt, any incomplete or inaccurate SMS Registration, or SMS Registration which is not performed in accordance with the Terms of this Promotion, will not be considered and consequently be disqualified.
- 3. Gift**
- 3.1 If you are among the first 1,000 Account Holders to satisfy all of the conditions in Clause 2.4 above, you shall be eligible to receive a S\$10 cash rebate (the “**Gift**”).
- 3.2 If you are eligible to receive the Gift, the Gift will be credited to your UOB Card or UOB CashPlus account (as the case may be) by 31 October 2024 (or such other date as UOB may determine in its sole and absolute discretion). If you hold both a UOB Card and UOB CashPlus account, the Gift will be credited into the account with the most recent transaction history.
- 3.3 For the avoidance of doubt, UOB will only be able to determine whether a participant is eligible to receive the Gift after this Promotion has ended. Accordingly, prior to 31 October 2024, UOB will not be able to provide the status of a participant’s eligibility to receive the Gift.
- 3.4 You are only entitled to receive one (1) Gift under this Promotion, regardless of the number of UOB Card(s) and/or UOB CashPlus account(s) held by you or the number of Applications submitted by you.
- 3.5 The Gift is non-transferable, non-assignable and not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Gift is allowed.
- 3.6 UOB shall have no obligation to notify and/or update any person on the availability of the Gift. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.7 Your UOB Card or UOB CashPlus account (as the case may be) must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Card or UOB CashPlus account (as the case may be) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Gift is credited into your UOB Card or UOB CashPlus account (as the case may be), the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 3.8 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An

SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.

4. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

1. 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.
2. 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 any reward under this Promotion 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.
3. 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.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, the prevailing terms and conditions governing UOB CashPlus 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.

6. 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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. 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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
10. 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.

Updated on 1 May 2024

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