



TERMS AND CONDITIONS FOR 'DEBIT CARDS 10% REBATE PROMOTION'

1. Promotion

- 1.1. This '**Debit Cards 10% Rebate Promotion**' ("**Promotion**") is only applicable to selected cardholders of the UOB One Debit Visa, UOB One Debit Mastercard and UOB Lady's Debit Card (Each an "**Eligible Card**") issued by United Overseas Bank Limited ("**UOB**") in Singapore who have received an SMS or eDM invitation ("**Invitation**") from UOB to participate in this Promotion ("**Selected Cardmember**").
- 1.2. This Promotion is only valid between 21 November 2022 to 21 January 2023 ("**Promotion Period**").
- 1.3. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.4. If you are amongst the first 4,000 Selected Cardmembers to successfully charge a minimum of S\$200 ("**Qualified Spend**") on Eligible Transactions (as defined below) to your Eligible Card ("**Qualified Cardmember**") during the Promotion Period, you shall be eligible to receive 10% rebate on the Eligible Transactions during the Promotion Period, capped at a maximum total rebate of S\$20 (the "**Rebates**").
- 1.5. For the purposes of this Promotion:

"Eligible Transactions" means Visa/Mastercard transactions (whether in Singapore dollars or foreign currencies), which are successfully charged to your Eligible Card account and captured/posted on UOB's systems during the Promotion Period, but shall exclude the Excluded Transactions.

"Excluded Transactions" means bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, NETS transactions, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, SMART\$ transactions, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time.
- 1.6. UOB reserves the right, at any time at its discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or 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.
- 1.7. If you are eligible to receive the Rebates, it will be credited into your Eligible Card account by 30 April 2023. The Rebates are strictly non-transferable, non-assignable and non-exchangeable.
- 1.8. In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason, the Rebate shall be forfeited and the Eligible Cardmember shall be liable to pay the amount of the Rebate.

compensation or payment whatsoever.

- 1.9. 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 gift of equal of similar value selected by UOB.

2. 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.

Appendix 1

Updated on 11 November 2022
United Overseas Bank Limited Co. Reg. No. 193500026Z

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 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;
- (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 the Rebate(s) 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 the Rebate(s), UOB may in its sole discretion forfeit the Rebate(s), reclaim the Rebate(s) or charge to and debit an amount equal to the value of the Rebate(s) 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 Rebate(s) through such means as UOB may determine in its sole discretion.

5 The Terms shall be read in conjunction with the prevailing UOB Debit 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.

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.