



TERMS AND CONDITIONS FOR UOB DEBIT CARD ACTIVATION 50% OFF STREAMING SERVICES PROMOTION

1. Promotion

- 1.1. This Debit Card Activation 50% Off Streaming Services Promotion (the "**Promotion**") is only valid between 20 October 2023 to 31 December 2023, both dates inclusive (the "**Promotion Period**").
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3. This Promotion is only open 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 electronic direct mail invitation from UOB to participate in this Promotion.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions: -
 - (a) you must receive an SMS or electronic direct mail invitation from UOB during the Promotion Period inviting you to participate in this Promotion (the "**Invitation**");
 - (b) if you have not activated your Eligible Card issued by UOB in Singapore, you must activate your Eligible Card during the Promotion Period after you receive the Invitation from UOB; and
 - (c) you must successfully charge at least one Eligible Transaction to your Eligible Card during the Promotion Period.
- 1.5. For the purposes of this Promotion:
 - (a) "**Eligible Transaction**" means a bill payment to any Eligible Merchant which is made by no later than 31 December 2023 based on the transaction posting date for your Eligible Card account on UOB's systems pursuant to a card-on-file successfully set-up with that Eligible Merchant using your Eligible Card during the Promotion Period.
 - (b) "**Eligible Merchants**" shall mean the streaming services merchants with the following transaction descriptions:
 - (i) Spotify*
 - (ii) Netflix*
 - (iii) Disney Plus Singapore
 - (iv) HBO GO
 - (v) AMZNPrime*
 - (vi) Amazon Prime*
 - (vii) APPLE.COM/BILL
- 1.6. UOB reserves the right, at any time at its discretion, to amend or vary the Eligible Transaction and the list of Eligible Merchants 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. A merchant's registered merchant category code / transaction description may not always correspond with its nature of business. The merchant category codes / transaction descriptions are assigned by the merchant's acquiring bank. UOB does not determine the relevant merchants' merchant category code / transaction description. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's merchant category code / transaction description.

2. Gift

- 2.1. If you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive a one-time 50% cashback on the total value of the Eligible Transaction(s) that is/are successfully charged to your Eligible Card (the "Gift") during the Promotion Period. Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of computing the value of your Gift to be awarded to you pursuant to this Clause.
- 2.2. If you are eligible to receive the Gift, the Gift will be credited into your Eligible Card account by 31 March 2024 (or such other date as UOB may determine in its sole and absolute discretion) and reflected in your UOB Credit Card statement.
- 2.2. The cashback credited to your Eligible Card account in connection with this Promotion can only be used to offset against payments for future transactions charged to your Eligible Card account.
- 2.3. The Gift is neither transferable nor assignable. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No reservation, refund or exchanges of the Gifts are allowed.
- 2.4. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5. Your Eligible Card account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before at the time of awarding the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

3. 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 the Gift 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 or accessing any of UOB's online banking services or mobile banking services or third party applications, 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 Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift 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 information (including 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.

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