



United Overseas Bank Limited (“UOB”)

UOB Go Green Car Loan Campaign –Terms and Conditions

1. The United Overseas Bank Limited UOB Go Green Car Loan (“**Promotion**”) is valid from 24 November 2022 to such other date(s) as may be determined by UOB at its sole discretion (the “**Promotion Period**”).
2. You will qualify for this promotion if
 - (a) you have successfully applied for a UOB Go Green Car Loan during the Promotion Period to finance the purchase of new fully electric vehicle(s) whose definition is defined by Land Transport Authority (“LTA”) and/or Energy Market Authority (“EMA”) as Battery Electric Vehicles or “BEV” through any one of the car dealers on UOB’s panel of car dealers (the “**Application**”); and
 - (b) your loan is approved and disbursed by UOB (“**Eligible Customers**”).
3. If you are an Eligible Customer, UOB, in collaboration with SP Group, would purchase 3 Renewable Energy Certificates (“**RECs**”) that are issued in accordance with the I-REC Standard to support the growth of renewable energy projects for your UOB Go Green Car Loan.
4. The I-REC (International REC) Standard is an internationally recognized standard for RECs. RECS that are issued in accordance with I-REC Standard provides consumers with assurance of its integrity. SP Group is the local issuer of I-RECs in Singapore. For more information on the I-REC Standard, please refer to www.irecstandard.org. The utilization of RECs helps bring about a positive impact to the environment and enables you to reduce the indirect carbon emissions from the power consumed by the charging of your electric vehicle(s).
5. The RECs are strictly non-substitutable or exchangeable for cash.
6. All eligible customers will receive a notification via email to the email address in UOB’s records the RECs redemption statement representing 3 RECs or 3 MWh of electricity generated from renewable resources as a record of the purchase of the RECs by UOB within 3 months from the date your UOB Go Green Car Loan is disbursed.
7. The Promotion does not apply to the UOB Car Loan (for purchase of non-electric vehicles) and UOB COE Car Loan.
8. UOB has the right at its sole discretion to approve or decline any Application and UOB shall not be required to give any reason or prior notice on any matter concerning such Application.
9. UOB assumes no liability or responsibility for any loss, damage, charges, costs or expenses of any kind howsoever suffered or incurred as a result of or in connection with this Promotion.
10. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion (including the eligibility to participate in this Promotion) at any time without prior notice or giving any reason or assuming any liability to any party whatsoever. UOB’s decision on all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.





11. UOB may in its sole discretion, at any time and from time to time, vary or modify any of these terms and conditions, including but not limited to, terminating or withdrawing the Promotion or amending the duration of the Promotion, or the Promotion Period, or the eligibility criteria, without giving any reason, prior notice and/or assuming any liability to any party and UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same, and you shall be bound by these variations.
12. UOB's prevailing Standard Terms and Conditions Governing Banking Facilities, UOB's Standard Terms and Conditions for Hire Purchase Agreements (as may be amended, modified or supplemented from time to time) and any other product terms that may be applicable in connection with this Promotion (collectively, the "**Standard Terms**") shall continue to be binding on all Eligible Customers. If there are any inconsistencies between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent that such inconsistency relates to this Promotion.
13. In the event of any inconsistency or discrepancies between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail to the extent of such inconsistency.
14. Participation in this Promotion is subject to these terms and conditions herein. You are deemed to have accepted these terms and conditions when you participate in this Promotion.
15. By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by UOB, the partners, organisers, sponsors, promoters, dealers, merchants, vendors and/or their respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
16. These terms and conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
17. A person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B).
18. This Promotion is not valid with other promotions unless otherwise expressly specified.
19. While all information provided here is believed to be correct at the time of publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

United Overseas Bank Limited Company Reg. No. 193500026Z

November 2022

