

Terms & Conditions for UOB Credit Card x SP Digital Acquisition Promotion (“Promotion”)

1. The Promotion is valid from 20 March 2023 to 30 June 2023 (both dates inclusive) (“**Promotion Period**”).
2. By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
3. This Promotion is only open to individuals who are new-to-UOB credit cards – that is, you must not be an existing holder of any personal UOB credit card issued by United Overseas Bank (“**UOB**”) in Singapore within a period of 6 months prior to the commencement of the Promotion Period or at the time of submission of your Application (as defined below).
4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must duly complete and successfully submit your application for a new UOB EVOL Card, UOB Lady’s Card, UOB One Credit Card, UOB PRVI Miles Mastercard Card or UOB PRVI Miles Visa Card issued by UOB in Singapore (the “**Eligible Card**”) as a principal cardholder during the Promotion Period through SP Digital (the “**Participating Merchant**”) by clicking on “Apply Now” on SP Digital app or website accessible via <https://www.spdigital.sg/spapp/uob-promotion> (“**Application**”);
 - (b) your Application must be approved by UOB during the Promotion Period; and
 - (c) you must activate your Eligible Card issued pursuant to your Application; and
 - (d) (i) you must successfully sign up for a recurring bill payment arrangement with your Eligible Card (as the principal cardholder) in respect of your Participating Merchant bill within 30 days of your Eligible Card approval date and (ii) successfully charge your Participating Merchant bill under the recurring bill payment arrangement to your Eligible Card principal card account for a minimum of 12 months (each, a “**Recurring Payment Transaction**”).
5. For the avoidance of doubt:
 - (a) If you submit an application for the Eligible Card via any channel other than pursuant to Clause 4(a) above, you shall not be eligible to participate in this Promotion.
 - (b) 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.
 - (c) For the purposes of this Promotion, your Participating Merchant bill payment transactions under Clause 4(d) above must be posted on UOB’s systems.
 - (d) Each Recurring Payment Transaction under Clause 4(d) above must be charged to the same Eligible Card.
 - (e) The Recurring Payment Transaction cannot be charged to a supplementary cardholder of your Eligible Card for the purposes of this Promotion.
6. If you satisfy all of the requirements in this Promotion, you shall be eligible to receive a one-time S\$30 cash credit per Recurring Payment Transaction, capped at 12 Recurring Payment Transactions (the “**Gift**”). In other

words, the total value of your Gift in this Promotion shall be capped at S\$360 (being 12 Recurring Payment Transactions multiplied by S\$30).

7. If you are eligible to receive the Gift, the Gift will be credited into your Eligible Card account. The first credit of the Gift will be made by UOB by no later than the 3rd Recurring Payment Transaction being posted to your Eligible Card account (or such other date as UOB may determine in its sole discretion). The subsequent credits of your Gift (i.e. the 2nd to the 12th crediting of your Gift) will be made by UOB to your Eligible Card account by no later than October 2024.
8. You shall only be eligible to receive the Gift once, regardless of number of Eligible Cards approved by UOB in connection with this Promotion.
9. The Gift will be reflected in your combined UOB Credit Card statement.
10. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
11. The Gift can only be used to offset against payments for future transactions charged to your Eligible Card account. The Gift cannot be withdrawn as cash, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.
12. Your new Eligible Card account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your new Eligible Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reasons whatsoever within nine (9) months from your respective account opening date, UOB may at its discretion forfeit the Gift or, if already awarded, reclaim the Gift without payment, compensation, or having to give any reason whatsoever, or charge to and debit an amount equal to the value of the Gift from any of your UOB accounts without prior notice. If the monies standing to the credit of your UOB account(s) 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.

General

13. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals who cancelled their principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
 - (b) individuals who are existing principal holders of a UOB credit card at the time of submitting their Application;
 - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (d) 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;
 - (e) 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
 - (f) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
14. 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 or accessing any of UOB's online banking services or mobile banking services or any third party applications, howsoever caused.

15. 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.
16. 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.
17. 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.
18. 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.
19. This Promotion is not valid with other offers, privileges or promotions unless otherwise expressly stated in these Terms.
20. 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.
21. 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.
22. 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.