

TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) BILL PAYMENT PROMOTION (1 JULY 2022 TO 30 SEPTEMBER 2022) (“PROMOTION”)

1. This Promotion is only valid from 1 July 2022 to 30 September 2022, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. To participate in the Promotion:
 - a. you must be an existing principal or supplementary holder of a Card, and your Card account(s) must be valid, subsisting, in good standing and satisfactorily conducted at all times (as determined by UOB in its sole discretion);
 - b. you must not have made any prior Transaction prior to the commencement of the Promotion Period;
 - c. you must have successfully registered to participate in this Promotion during the Promotion Period by sending an SMS using your registered Singapore mobile number with UOB to 77862 in the following format: “**RBP<space>last 4 alpha-numeric characters of NRIC/passport**” (e.g. RBP 123A); and
 - d. you must successfully charge a Transaction with the same Selected Merchant to your same Card account in each month for a period of 3 consecutive months, whereby the first such Transaction must be successfully charged to your Card account by 31 October 2022 and all 3 consecutive Transactions must be successfully charged to your same Card account by 31 December 2022.
3. For the purposes of this Promotion:
 - a. “**Card**” means any Visa, MasterCard and American Express credit card or debit card issued by UOB in Singapore which is valid and in good standing (as determined by UOB in its sole discretion), but does not include any UOB Union Pay card, JCB card, Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.
 - b. “**Transaction**” refers to a bill payment transaction made with any of the Selected Merchants that is successfully charged and posted to your Card account. Payment made using your Card via AXS or SAM will not constitute a Transaction for the purposes of this Promotion.
 - c. “**Selected Merchants**” refers to the merchants listed in the table below and “**Selected Merchant**” means any one of them:

Utilities	Diamond Energy Merchants Pte Ltd, Geneco by Seraya Energy, Keppel Electric Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd, Sunseap Energy Pte Ltd and Union Power Pte Ltd
Telcos	Circles.Life, GOMO, Giga, M1, My Republic, Redone, Singtel, Starhub, TPG Mobile, Vivifi,
Insurance	AXA, AIG, CHUBB, Great Eastern, Manulife, Prudential, Tokio Marine, UOI

Town Councils	Aljunied-Hougang Town Council, Ang Mo Kio Town Council, Bishan Toa Payoh Town Council, Chua Chu Kang Town Council, East Coast-Feng Shan Town Council, Holland-Bukit Panjang Town Council, Jalan Besar Town Council, Jurong-Clementi Town Council, Marine Parade Town Council, Marsiling-Yew Tee Town Council, Nee Soon Town Council, Pasir Ris-Punggol Town Council, Sembawang Town Council, Sengkang Town Council, Tampines Town Council, Tanjong Pagar Town Council, West Coast Town Council
Entertainment	Apple iTunes, Audible, Disney Plus, Hulu, Netflix, Spotify, Storytel, Viu Sg
Fitness	ActiveSG, Anytime Fitness, ClassPass, Fitness First, F45, Gold's Gym, GYMMBOXX, Platinum Yoga, Platinum Fitness, Pure Fitness, Pure Yoga, True Fitness, True Yoga, Zumba Fitness, Virgin Active

4. This Promotion is solely offered and sponsored by UOB. The Selected Merchants listed above have no agreement or affiliation with, and have not authorized or endorsed UOB in relation to this Promotion. All queries relating to the Promotion should be directed to UOB.
5. If you are among the **first 4,000** participants in this Promotion to fulfill all of the conditions in Clause 2 above, you shall be eligible to receive a one-time S\$20 cash rebate ("**Rebate**").
6. The Rebate is awarded on a first-come-first-served basis and is subject to availability. UOB shall have no obligation to update any person on the availability of the Rebate.
7. The applicable Rebate will be credited into your Card account by 31 January 2023 (or such other date as may be determined by UOB in its sole discretion), and can only be used to offset against payments for future transactions on your Card. The Rebate is non-transferable and not exchangeable for cash, or other goods and services.
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.
9. UOB is not an agent of the Selected Merchants. UOB assumes no liability or responsibility for the acts or defaults of the Selected Merchants or any defects in the goods or services provided by the Selected Merchants in connection with this Promotion. UOB makes no representation or warranty as to the quality, merchantability or fitness of any goods or services provided by the Selected Merchants. Any dispute regarding the quality or service standard of the goods or services must be resolved directly with the relevant Selected Merchant.
10. Promotion is subject to any terms and conditions which may be imposed by the Selected Merchants (including but not limited to the accepted mode(s) of payment in respect of the relevant Transaction). You shall be solely responsible for complying with any such terms and conditions.
11. UOB shall not be responsible for (i) any delay or failure in (a) communication of any matter in relation to the Promotion (including your SMS registration); and/or (b) the posting of Transactions by any other party (including

merchants); and (ii) any fees, costs, losses, damages, claims, expenses and/or injuries of any person howsoever incurred or suffered in relation with the Promotion or otherwise.

12. 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. UOB may substitute the Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
13. If UOB determines that you are ineligible to participate in this Promotion or to receive the Rebate, UOB may in its sole discretion forfeit the Rebate, reclaim the Rebate or charge to and debit an amount equal to the value of the Rebate 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 through such means as UOB may determine in its sole discretion.
14. 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.
15. 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.
16. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
17. These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms.