



**Terms and Conditions Governing  
UOB Biz Essentials Recurring Bill Payment Promotion**

**1. Promotion**

1.1 The UOB Biz Essentials Recurring Bill Payment Promotion (the “**Promotion**”) is valid from 1 April to 30 September 2026, both dates inclusive (the “**Promotion Period**”).

1.2 By participating in this Promotion, the cardmembers (including the Cardusers) are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).

1.3 This Promotion is only open to selected cardmembers of the following commercial cards issued by UOB in Singapore (each, an “**Eligible Card**”), who have received an invitation from UOB regarding this Promotion (the “**Invitation**”) and whose Eligible Card account is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion:

- (a) UOB Business World Debit Card;
- (b) UOB Empire World Business Card;
- (c) UOB Regal World Elite Business Card;
- (d) UOB Signature Business Card;
- (e) UOB World Business Card; or
- (f) UOB Zuellig Pharma Infinite Business Card.

1.4 To participate in this Promotion, all of the following conditions must be satisfied:

- (a) a Cardmember of an Eligible Card must have received an Invitation; and
- (b) the cardmember and/or its Cardusers must successfully charge at least S\$2,500 worth of Eligible Transactions to the cardmember’s Eligible Card account per calendar month during the Promotion Period and such transactions must be successfully posted on UOB’s system during the Promotion Period.

1.5 For the purposes of this Promotion:

- (a) “**Bank**” or “**UOB**” means United Overseas Bank Limited and includes its successors or assigns.
- (b) “**Cardusers**” means any person nominated or authorised by the cardmember of an Eligible Card from time to time, and acceptable to UOB, to be issued with and to operate the Eligible Card account through the use of the Eligible Card
- (c) “**Eligible Transactions**” means transactions classified under any one of the following Merchant Category Codes (“**MCC**”) successfully charged to the Eligible Card account and posted on UOB’s systems, but excludes all transactions classified under other MCC.

<b>MCC Code</b>	<b>Description</b>
4900	Utilities
4812, 4814	Telecommunications



7311	Advertising Services
5734, 7372	Computer Software and Programming

1.6 For the avoidance of doubt:

- (a) For the purposes of this Promotion, the date of an Eligible Transaction will be determined based on the posting date of the transaction as reflected on UOB's systems and stated in the cardmember's monthly Eligible Card statement.
- (b) All Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's then prevailing exchange rate applicable at the time of exchange and the Singapore dollar amount posted on UOB's system will be used for the purposes of this Promotion.
- (c) UOB reserves the right, at any time at its sole discretion, to amend or vary the list of Eligible 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.
- (d) A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorization of a merchant's MCC. If any transaction is not classified under the relevant MCCs to enable that transaction to qualify as an Eligible Transaction under this Promotion, that transaction will not be considered as an Eligible Transaction.
- (e) If a cardmember holds more than one Eligible Card account, the amount of Eligible Transactions successfully charged to each such Eligible Card account cannot and will not be aggregated for the purposes of computing the amount of Eligible Transactions the cardmember and/or its Cardusers have charged to a particular Eligible Card account of the cardmember for this Promotion.

## 2. Reward

2.1 If a cardmember satisfies all of the conditions in Clause 1.4 above (the "**Qualified Cardmember**") and either:

- (a) the selected card reward for the Qualified Cardmember's Eligible Card account is cash rebate, the Qualified Cardmember shall be eligible to receive a bonus cash rebate of 1% on the amount of Eligible Transactions successfully charged by the Qualified Cardmember and/or its Carduser(s) to the Eligible Card account and posted on UOB's records during the Promotion Period (the "**Bonus Cash Rebate**"), subject to a cap of S\$50 per calendar month during the Promotion Period; or
- (b) the selected card reward for the Qualified Cardmember's Eligible Card account is UNI\$, the Qualified Cardmember shall be eligible to receive a bonus UNI\$ of UNI\$2.5 for every \$5 of Eligible Transactions successfully charged by the Qualified Cardmember and/or its Carduser(s) to the Eligible Card account and posted on UOB's records during the Promotion Period (the "**Bonus UNI\$**"), subject to a cap of UNI\$1,500 (equivalent to 3,000 miles) per calendar month during the Promotion Period.

2.2 The Bonus Cash Rebate or Bonus UNI\$ (each, a "**Reward**") awarded is in addition to the Base Cash Rebate or Base UNI\$ (as the case may be) earned during the Promotion Period.

2.3 If a Qualified Cardmember is eligible to receive any Reward, the Reward will be credited to the Qualified Cardmember's Eligible Card account by 31 December 2026 (or such other date as



UOB may determine in its sole discretion), subject to your Eligible Card account being valid and in good standing at the time of crediting the Reward.

- 2.4 The Bonus Cash Rebate is not exchangeable for other gifts or benefits of any kind, in full or in part, while the Bonus UNI\$ is not exchangeable for cash, in full or in part. The Reward is strictly non-transferable, non-assignable, non-replaceable and non-refundable.
- 2.5 UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of the Reward, to rectify any errors in the calculation or otherwise adjust such calculation.
- 2.6 Adjustments will be made to the Reward if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billings disputes, or whatsoever reasons at the sole and absolute discretion of UOB.
- 2.7 UOB may substitute the Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8 In the event that a Qualified Cardmember's Eligible Card account is delinquent, voluntarily or involuntarily closed, cancelled, terminated or suspended for any reason whatsoever before the Reward is credited, the Reward shall be forfeited and the Qualified Cardmember shall not be entitled to any compensation or payment whatsoever.

### **3. General**

- 3.1. The following persons shall not be eligible to participate in the Promotion:
  - (a) cardmembers of an Eligible Card whose UOB account(s) is/or voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (b) cardmembers of an Eligible Card 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) cardmembers of an Eligible Card who are facing legal incapacity, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (d) cardmembers of an Eligible Card whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2. 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 any rewards 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 third-party applications, howsoever caused.
- 3.3. 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 all the requirements of the Promotion have been satisfied. 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.
- 3.4. If UOB determines that the cardmember is ineligible to participate in this Promotion or to receive any rewards under this Promotion, UOB may in its sole discretion forfeit such rewards, reclaim the rewards or charge to and debit an amount equal to the value of the rewards from any of the



cardmember's accounts with UOB without prior notice to the cardmember. If the monies standing to the credit of the cardmember's accounts are insufficient to reimburse UOB, the cardmember shall immediately reimburse UOB for the value of the rewards through such means as UOB may determine in its sole discretion.

- 3.5. The Terms shall be read in conjunction with the prevailing UOB Corporate Cardmember Agreement, Terms and Conditions Governing UOB Empire Business Card 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.
- 3.6. 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.
- 3.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8. By participating in this Promotion and in addition to any other consent the cardmember (including the Carduser(s)) has already provided to UOB and any right of UOB under applicable laws, the cardmember (including the Carduser(s)) consent to UOB and the necessary third parties collecting, using and disclosing the information (including personal data) of the cardmember (including the Carduser(s)) for the purposes of this Promotion and to contact the cardmember (including the Carduser(s)), including by voice call or text message.
- 3.9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.10. The Terms shall be governed by the laws of the Republic of Singapore and the cardmember (including the Carduser(s)) shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 3.11. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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