



**TERMS AND CONDITIONS FOR UOB CARDS SIMPLYGO PROMOTION
(February 2024 – May 2024)**

1. Promotion

- 1.1 This UOB Cards SimplyGo Promotion (February 2024 – May 2024) (the “**Promotion**”) is valid from 9 February to 31 May 2024, 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 open to all principal and supplementary holders of a UOB Card.
- 1.4 For the purposes of this Promotion:
- (a) “**Eligible Transaction**” refers to transactions for local bus/and or train fares via SimplyGo successfully charged to your UOB Card and posted on UOB’s systems during the Promotion Period, including transactions for local bus and/or train fares via SimplyGo made using your UOB Card via ApplePay, Google Pay, Samsung Pay and/or Fitbit Pay.
 - (b) “**UOB**” means United Overseas Bank Limited.
 - (c) “**UOB Card**” refers to any Visa and MasterCard credit card or debit card issued by UOB in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards
- 1.5 To participate in this Promotion, you must satisfy all of the following conditions:
- (a) no Eligible Transactions were charged to your UOB Card account within the six-month period prior to the commencement of the Promotion Period; and
 - (b) you must successfully charge at least one Eligible Transaction during the Promotion Period (the “**First Eligible Transaction**”).

2. Cashback

- 2.1 If you are amongst the first 500 participants of this Promotion in a calendar month during the Promotion Period (i.e., in the month of February 2024, March 2024, April 2024 or May 2024) to successfully charge your First Eligible Transaction and satisfy all of the requirements in Clause 1.5 of these Terms, you shall be eligible to receive a one-time S\$5 cashback (the “**S\$5 Cashback**”).
- 2.2 If:
- (a) you satisfy all of the requirements in Clause 1.5 of these Terms; and
 - (b) you are amongst the first 500 participants of this Promotion in any calendar month during the Promotion Period (i.e., in the month of February 2024, March 2024, April 2024 or May 2024) to successfully charge to your same UOB Card a total of at least S\$30 in Eligible Transactions in respect of that calendar month (the “**Eligible Transaction Monthly Minimum Spend**”),

then you shall be eligible to receive a one-time S\$10 cashback in respect of that calendar month in which you have satisfied the Eligible Transaction Monthly Minimum Spend (the “**S\$10 Cashback**” and together with the S\$5 Cashback, the “**Base Cashback**”). For the avoidance of doubt, the S\$10 Cashback is in addition to the S\$5 Cashback.

For illustration purposes only:

- If you successfully charged your First Eligible Transaction on 5 March 2024 and you are amongst the first 500 participants of the Promotion to charge their First Eligible Transaction in the calendar month of March 2024;
- For the calendar month of March 2024, you charged a total of S\$45 worth of Eligible Transactions to your same UOB Card and you are amongst the first 500 participants of the Promotion to meet the Eligible Transaction Monthly Minimum Spend for the calendar month of March 2024;
- For the calendar month of April 2024, you only charged a total worth of S\$20 worth of Eligible Transactions to your same UOB Card; and
- For the calendar month of May 2024, you charged a total worth of S\$35 worth of Eligible Transactions to your same UOB Card and you are amongst the first 500 participants of the Promotion to meet the Eligible Transaction Minimum Spend for the calendar month of May 2024,

then you shall be eligible to receive the following:

- a one-time S\$5 Cashback;
- a one-time S\$10 Cashback for the calendar month of March 2024;
- a one-time S\$10 Cashback for the calendar month of May 2024. You will not be eligible to receive the S\$10 Cashback for the calendar month of April 2024 as you did not meet the Eligible Transaction Monthly Minimum Spend for the calendar month of April 2024.

2.3 In addition, if you are amongst the top three participants in this Promotion to satisfy all of the conditions in these Terms with the highest aggregate Eligible Transaction amount charged to the same UOB Card during the entire Promotion Period, you shall also be eligible to receive a one-time bonus cashback amounting to S\$100 (the “**Bonus Cashback**”, and together with the Base Cashback, the “**Rewards**”).

2.4 You are only eligible to receive each Reward once under this Promotion and the maximum value of the Rewards that you may receive under this Promotion is capped at S\$145 (i.e. the S\$5 Cashback, the S\$10 Cashback awarded for each of the calendar months of February, March, April and May 2024 and the Bonus Cashback), regardless of the number of UOB Card accounts you hold and the number of UOB Cards used to make those Eligible Transaction during the Promotion Period. You are only eligible to receive the S\$5 Cashback once this Promotion.

2.5 If you are eligible to receive any Reward, it will be credited directly into your UOB Card account by the dates stipulated below (or such other date as UOB may determine in its sole and absolute discretion) and reflected in your monthly UOB Card statement.

Qualifying period for Base Cashback	Credit Date
9 February to 29 February 2024	30 April 2024
1 March to 31 March 2024	31 May 2024
1 April to 30 April 2024	28 June 2024
1 May to 31 May 2024	31 July 2024

Qualifying period for Bonus Cashback	Credit Date
9 February to 31 May 2024	31 July 2024

2.6 The Rewards credited under this Promotion can only be used to offset against payments for future transactions charged to your UOB Card account.

- 2.7 The Rewards are awarded on a first-come-first-served basis, whilst stock last and subject to availability. UOB shall have no obligation to notify and/or update any person on the availability of any of the Rewards.
- 2.8 The Rewards are non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute any of the Rewards with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.9 Your UOB Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the relevant Reward is credited into your UOB Card, the Rewards 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 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 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 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.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmembers Agreement, UOB Debit Cardmembers 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.