



TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED ("UOB") CREDIT AND DEBIT CARDS 10% REBATE – SP UTILITIES BILL PAYMENT PROMOTION ("PROMOTION")

A. Promotion

1. This Promotion is valid from 26 March 2024 to 30 June 2024, both dates inclusive (the "**Promotion Period**").
2. By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**").
3. To participate in the Promotion, you must:
 - a) hold a UOB personal banking Visa or Mastercard credit card or Visa or Mastercard debit card issued by UOB in Singapore ("**Eligible Card**");
 - b) not have made any prior SP Utilities recurring bill payment transaction across all your existing UOB Cards during 12 months' period prior to the commencement of the Promotion Period;
 - c) have successfully registered to participate in this Promotion by sending an SMS via your Singapore mobile number registered with UOB to 77862 within the Promotion Period using the following format: "**SPDRB**<space>**last 4 alpha-numeric characters of NRIC/passport** (e.g. SPDB 123A); and
 - d) successfully performed at least two SP Utilities recurring bill payment transactions on the SP app with your Eligible Card during the Promotion Period which must be successfully posted to your Eligible Card account by 31 July 2024 (each, an "**Eligible Transaction**").

B. Rebate

4. If you are among the first 2,000 participants during the Promotion Period to fulfil all the requirements stipulated in Clause 3 above (the "**Qualified Participant**"), you shall be eligible to receive a one-time 10% cash rebate on the total amount of your Eligible Transactions ("**Rebate**"). The maximum Rebate you can earn under this Promotion is capped at S\$30 for the entire Promotion Period, regardless of the number of Eligible Transactions charged by you.
5. The Rebate will be credited into your Eligible Card account by 30 September 2024 (or such other date as UOB may determine in its sole discretion) if you are eligible to receive the Rebate, and can only be used to offset against payments for future transactions on your Eligible Card.
6. Rebates will be awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the availability of the Rebate.
7. The Rebate is not exchangeable, in full or in part, for cash, or other goods and services. UOB may substitute the Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.



8. Your Eligible Card account must be active and in good standing at all times as determined by UOB in its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Rebate is credited into your Eligible Card account, the Rebate shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

C. General

9. UOB is not an agent of the participating merchants. UOB assumes no liability or responsibility for the acts or defaults of the participating merchants or any defects in the goods or services provided by the participating 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 participating merchants. Any dispute regarding the quality or service standard of the goods or services must be resolved directly with the participating merchants.
10. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Promotion.
11. 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.
12. 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.
13. 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.

14. 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 the 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.
15. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, applicable terms governing your recurring bill payment, 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.
16. 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.
17. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
18. 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.
19. 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.
20. 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.