

TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) CREDIT AND DEBIT CARDS S\$5 REBATE – SINGAPORE POWER RECURRING BILL PAYMENT PROMOTION (“PROMOTION”) (1 JANUARY TO 28 FEBRUARY 2021) (“PROMOTION PERIOD”) (“TERMS”)

1. To participate in the Promotion, you must:
 - a. hold a personal banking Visa, Mastercard or American Express credit card or debit card (that is issued by UOB in Singapore and in good standing) (“**Card**”);
 - b. not have made any prior Transaction;
 - c. have successfully registered by sending an SMS in the following format using your Singapore mobile number registered with UOB to 77862: “**SP21**<space>**last 4 alpha-numeric characters of NRIC/passport** (e.g. SP21 123A) by 28 February 2021;
 - d. set up a recurring bill payment arrangement on the SP Utilities app with your Card during the Promotion Period; and
 - e. make a Transaction on your Card during the Promotion Period.

“**Transaction**” refers to a utilities bill payment transaction on the SP Utilities app, that is successfully charged and posted to your Card.

2. Upon your successful registration, be the first 5,000 to make a Transaction by 28 February 2021 to receive a S\$5 rebate (“**Rebate**”).
3. The Rebate will be credited into your Card account by 31 March 2021, and can only be used against payments for future transactions on your Card. The Rebate is not exchangeable for cash, or other goods and services.
4. 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 personal data for the purposes of this Promotion and to contact you.
5. 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.
6. 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.
7. UOB reserves all rights to (i) substitute the Rebate; (ii) forfeit or reclaim the Rebate where participant is subsequently discovered to be ineligible; (iii) update these Terms without prior notification and participation in this Promotion shall be bound by any such update; and (iv) make determinations and decisions on all matters relating to the Promotion which shall be final, conclusive and binding.

8. Prevailing UOB Cardmember Agreement and applicable terms governing your recurring bill payment ("**Standard Terms**") continue to apply to your Card account(s). In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion.
9. 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 (Cap. 53B) of Singapore to enforce these Terms.