

**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) CREDIT AND DEBIT CARDS UP TO S\$20 REBATE – BILL PAYMENT PROMOTION (“PROMOTION”) (8 MAY 2020 TO 31 JULY 2020) (“PROMOTION PERIOD”) (“TERMS”)**

1. To participate in the Promotion:
  - a. you must be an existing principal or supplementary holder of a Card;
  - b. you must not have made any prior Transaction prior to the commencement of the Promotion Period; and
  - 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>8-digit mobile number”**.
  
2. 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”** means collectively, the Selected Merchants Category A and the Selected Merchants Category B.
  - d. **“Selected Merchants Category A”** shall mean Diamond Energy Merchants Pte Ltd, Geneco by Seraya Energy, I Switch Pte Ltd, Keppel Electric Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd, Singapore Telecommunications Limited, SP Services, SP Digital Pte Ltd, Sunseap Energy Pte Ltd and Union Power Pte Ltd.
  - e. **“Selected Merchants Category B”** refers to the merchants listed in the table below:

<b>Telcos</b>	M1, Singtel, Starhub, Circles.Life, GOMO,
<b>Insurance</b>	Prudential, UOI, Aviva, AIG, Manulife, Great Eastern, Tokio Marine, CHUBB, Singlife
<b>Town Councils</b>	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, Tampines Town Council, Tanjong Pagar Town Council,, West Coast Town Council
<b>Others</b>	HDB, SPH

- f. **"Qualifying Transactions"** refer to Transactions with the same Selected Merchant successfully charged to your Card for a period of 3 consecutive months and where your first Transaction with that Selected Merchant is successfully charged to your Card during the Promotion Period.
3. 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.
4. If you are among the first 2,000 participants in this Promotion to (i) fulfill all of the conditions in Clause 1 above and (ii) successfully charge the Qualifying Transactions with any of the **Selected Merchants A** by 30 September 2020 to your Card account, you shall be eligible to receive a one-time S\$10 cash rebate ("**Rebate A**").
5. If you are among the first 2,000 participants in this Promotion to (i) fulfill all of the conditions in Clause 1 above and (ii) successfully charge the Qualifying Transactions with any of the **Selected Merchants B** by 30 September 2020 to your Card account, you shall be eligible to receive a one-time S\$10 cash rebate ("**Rebate B**" and together with Rebate A, the "**Rebate**").
6. If you meet the requirements of both Rebate A and Rebate B, you will be eligible to receive a total cash rebate of S\$20 rebate under this Promotion.
7. The applicable Rebate will be credited into your Card account by 31 October 2020, and can only be used 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 personal data for the purposes of this Promotion and to contact you.
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. 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 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.
13. 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.
14. 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.