

## TERMS AND CONDITIONS GOVERNING THE UOB CREDITSURE PLUS ONLINE PROMOTION (“TERMS AND CONDITIONS”)

### 1. DEFINITIONS

- 1.1 “**Account**” means a UOB credit card(s) and/or UOB CashPlus Account which is valid, subsisting and in good standing as determined by UOB at its discretion.
- 1.2 “**Customer**” refers to existing and new UOB credit principal cardmembers and/or UOB CashPlus account holders.
- 1.3 “**New Nominated Account**” means an Account that is nominated under CreditSure Plus during the Promotional Period.
- 1.4 “**Gift**” means a single voucher code worth SGD\$10, valid for 2 unique redemptions only where each redemption is capped at SGD\$5 per transaction (i.e. the voucher code can be used 2 times and each time for a redemption of SGD\$5 only). The Gift may be used on GrabFood orders via the Grab app only. The Gift shall not be exchangeable for credit, goods or services.
- 1.5 “**Promotion**” means this UOB CreditSure Plus online promotion.
- 1.6 “**Promotional Period**” means the period from 1 June 2021 to 31 December 2021, both dates inclusive.
- 1.7 “**Qualifying Period**” means the period of one **(1)** month from the date of a New Nominated Account is nominated during the Promotional Period. For the avoidance of doubt, the Qualifying Period ends on 31 July 2021 if a New Nominated Account is nominated on 30 June 2021.
- 1.8 “**UOB**” means United Overseas Bank Limited.

### 2. ELIGIBILITY

- 2.1 The Promotion is only applicable to Customers who have:
  - (i) an Account which is not nominated under CreditSure Plus before the start of the Promotional Period; and
  - (ii) enrolled for CreditSure Plus online via UOB’s website, whether as part of an application for a UOB Credit Card or CashPlus account, or as a standalone application for CreditSure Plus.

### 3. PROMOTION

- 3.1 The Promotion is open to the first 1,000 Customers who enrolled successfully with at least 1 month Premium charge to his/her Account. (“**Eligible Customers**”) during the qualifying

period. A welcome letter together with a certification of nomination will be sent to the Eligible Customers.

3.2 For the purpose of the Promotion,

- (i) **“Premium”** means the CreditSure Plus premium incurred on any New Nominated Account(s) and shown on an Eligible Customer’s monthly Account statement. The Premium shall be calculated at the end of each calendar month by multiplying the applicable Premium rate by the balance outstanding as at the statement date of each Account.
- (ii) **“Balance outstanding”** referred to in sub paragraph 3.2(i) above refers to the total amount outstanding and owing to UOB on a Customer’s New Nominated Account(s) as at the statement date of each Account, including any outstanding balance incurred by the supplementary cardholder(s) and all unpaid instalments owing under any instalment payment plan whether charged or yet to be charged to a Eligible Customer’s Account.

3.3 An Eligible Customer is entitled to **one (1)** Gift, regardless of the number of New Nominated Account(s) he / she holds. The Gift is not exchangeable for cash, credit, other goods and services or otherwise. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or assuming any liability, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.

3.4 Eligible Customers will be notified via SMS sent to their mobile number as per bank’s record after 3 months from nomination date with the Gift code.

3.5 The Gift will be forfeited if:

- (i) CreditSure Plus on any New Nominated Account(s) is cancelled within 3 months from the nomination date; or
- (ii) Any New Nominated Account(s) is / are terminated or suspended within 3 months from nomination date.

3.6 If any Eligible Customer is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit / reclaim the Gift and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited / reclaimed Gift. Without prejudice to the foregoing rights, UOB shall also be entitled to claim from the Eligible Customer a reimbursement for the value of the Gift.

#### 4. GENERAL

4.1 Participation in the Promotion is subject to these Terms and Conditions and the Customers are deemed to have accepted these Terms and Conditions when they participate in the

Promotion. Notwithstanding anything herein to the contrary, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Account or the Customers for the Promotion and shall not be obliged to give any reason therefor and shall not be obliged to make any payment or compensation whatsoever.

4.2 UOB shall not be responsible for: -

- (i) for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which may be engaged for the Promotion which may result in the SMS not being received by UOB and therefore the Customers and the respective Account being omitted from participating in the Promotion;
- (ii) failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB; and/or
- (iii) for any loss to or expenses of any Customers or any other person in connection with the Promotion, howsoever arising.

4.3 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate the Promotion and / or to vary, amend, add or delete any of these Terms and Conditions herein (including but not limited to the Promotional Period, the Gift, or any other eligibility terms and criteria, and the timing of any act to be done) without giving any reason, prior notice and/or without assuming any liability to any person, and the Customers shall be deemed to have consented to such variations, amendments, additions or deletions.

4.4 UOB's decision on all matters relating to the Promotion is at its discretion (including, without limitation to, who is an Eligible Customer, whether an Eligible Customer is eligible for the Gift) and shall be final, conclusive and binding on all participants of the Promotion. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any participant of the Promotion or any persons on any matter concerning the Promotion and no appeal, correspondence or payments, demands or claims will be entertained.

4.5 The prevailing terms and conditions governing Account ("**Standard Terms**") shall continue to be binding on all the Customers and Accounts. Please visit [uob.com.sg/cards](http://uob.com.sg/cards) or [uob.com.sg/cashplus](http://uob.com.sg/cashplus) for the Standard Terms. These Terms and Conditions shall prevail in the event of any inconsistency between: (i) these Terms and Conditions and any advertising, promotional, publicity or other materials relating to this Promotion; (ii) these Terms and Conditions and the Standard Terms relating to the Promotion.

4.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

- 4.7 The Promotion, these Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of Singapore, and all participants of the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 4.8 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.
- 4.9 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.