

**Terms and Conditions Governing
UOB Best SME Bank Award Commercial Cards S\$50 Grab Vouchers Promotion**

Participation in the Promotion constitutes acceptance of these Terms & Conditions (as may be amended, supplemented, substituted and/or replaced by United Overseas Bank Limited (the "**Bank**") from time to time).

1. Promotion

- 1.1 The Best SME Bank Award Commercial Cards S\$50 Grab Vouchers Promotion (this "**Promotion**") is valid from 15 Aug 2023 to 15 Oct 2023, both dates inclusive ("**Promotion Period**").
- 1.2 By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.3 This Promotion is only open to applicants who are applying for a new UOB Regal Business Metal Card, UOB Empire World Business Mastercard, UOB Signature Business Visa Card, UOB Platinum Business Mastercard or UOB Zuellig Signature Business Visa Card ("**the Eligible Card**") with United Overseas Bank Limited ("**UOB**").
- 1.4 To participate in this Promotion, you must satisfy all of the following requirements:
 - (a) You must successfully submit an application for a new UOB Regal Business Metal Card, UOB Empire World Business Mastercard, UOB Signature Business Visa Card, UOB Platinum Business Mastercard or UOB Zuellig Signature Business Visa Card via an email to CommercialCardsEnquiry@uobgroup.com with subject title UOB Best SME Bank Award Commercial Cards Promotion ("**the Permitted Channel**") during the Promotion Period (the "**Application**"); and
 - (b) Your Application must be successfully approved by UOB and you must be successfully issued with the Eligible Card during the Promotion Period.

2. Gift

- 2.1 If you are amongst the first 100 participants to satisfy all the conditions in Clause 1.4 above in this Promotion, you shall be eligible to receive the S\$50 worth of Grab Vouchers ("**Gift**").
- 2.2 You are only eligible to receive the Gift once under this Promotion.
- 2.3 If you are eligible to receive the Gift, you will be notified via SMS based on your registered Singapore mobile number in the Bank's records by within 2 months from the end of Promotion Period (or such other date as may be determined by the Bank in its sole discretion) (the "**SMS Notification**").
- 2.4 The Gift will be issued in the form of a code embedded within the SMS Notification. To utilise the Gift, you must follow the instructions set out in the Grab App. The Bank shall not be responsible or liable in any way to any person arising from your inability to retrieve and/or utilise the Gift.
- 2.5 To utilise the Gift, the Eligible Card must be set as the primary card under "Payment Methods" in your Grab App. The Gift must be utilised over (5) Grab transport via your Grab App and is capped at a maximum of S\$10 per ride. Any amount in excess of the Gift must be charged to the Eligible Card that is set as the primary payment card under "Payment Methods" in your Grab App. For the

avoidance of doubt, there will be no reimbursement or refund if each Grab transportation fee is less than S\$10 and the Gift cannot be used in conjunction with other offers and promotion codes.

- 2.6 Upon confirmation via your Grab App after booking of your Grab ride, the Gift will be deemed as utilised. In the event that the Grab ride is cancelled by you and not by anyone else after receipt of confirmation, the Gift will remain as utilised.
- 2.7 The Gift can only be utilised once and remains subject to any terms and conditions and/or charges as may be imposed by the participating merchant at its sole discretion, which shall be your sole responsibility to comply with.
- 2.8 Unless otherwise stated in your SMS Notification, the Gift is only valid for the time period stipulated in your SMS Notification (the "**Valid Period**"). Strictly no extension of the Valid Period is allowed, and any Gift not utilised by the applicable last date of the applicable Valid Period will be forfeited.
- 2.9 Gifts are 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 stock availability of the Gift.
- 2.10 Your Eligible Card account must be in good standing at all times as determined by the Bank at its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before you receive or utilise the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.11 Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No reservation, refund or exchanges of the Gift is allowed.
- 2.12 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.13 The Gift is supplied by third party merchants and the Bank is not an agent of the merchant and/or supplier of the Gift. Accordingly, the Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and the Bank assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. The Bank shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
- 2.14 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 the Bank for the Promotion and the Bank shall not be responsible for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.

3. General

- 3.1. 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.
- 3.2. 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 your 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.
- 3.3. 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.
- 3.4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Bonus Cash Rebate, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Bonus Cash Rebate through such means as UOB may determine in its sole discretion.
- 3.5. The Terms shall be read in conjunction with the prevailing UOB Corporate Cardmember Agreement (Sole Corporate Liability / Joint & Several Liability) 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.
- 3.6. UOB may, at any time and at its discretion terminate this Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8. 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.
- 3.9. 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.
- 3.10. 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.
- 3.11. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.