

**Terms and Conditions Governing  
UOB Business World Debit Card Welcome Offer Promotion**

**1. Definitions**

1.1 In these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- (a) **“Account”** means each and any of the Cardmember’s accounts maintained with UOB which is designated by the Cardmember as the account for the settlement of Card transactions.
- (b) **“Base Cash Rebate”** carries the same meaning as defined in the prevailing Terms and Conditions Governing UOB Business World Debit Card (851, 852 and 853), located at [uob.com.sg/bizdebitnew](http://uob.com.sg/bizdebitnew).
- (c) **“Card”** means a UOB Business World Debit Card (851 or 853) issued by UOB in Singapore.
- (d) **“Cardmember”** in relation to a Card, means the person who and which is the applicant for the Card or to whom the Card is issued to.
- (e) **“Carduser”** means any person nominated or authorised by the Cardmember from time to time, and acceptable to UOB, to be issued with and to operate the Account through the use of the Card.
- (f) **“Exclusions”** carries the same meaning as defined in the prevailing Terms and Conditions Governing UOB Business World Debit Card (851, 852 and 853), located at [uob.com.sg/bizdebitnew](http://uob.com.sg/bizdebitnew).
- (g) **“Medical Transactions”** carries the same meaning as defined in the prevailing Terms and Conditions Governing UOB Business World Debit Card (851, 852 and 853), located at [uob.com.sg/bizdebitnew](http://uob.com.sg/bizdebitnew).
- (h) **“Local Card Transactions”** carries the same meaning as defined in the prevailing Terms and Conditions Governing UOB Business World Debit Card (851, 852 and 853), located at [uob.com.sg/bizdebitnew](http://uob.com.sg/bizdebitnew).
- (i) **“Statement”** means a statement of account issued by UOB reflecting the total transactions of the Account.
- (j) **“UOB”** or **“Bank”** means United Overseas Bank Limited.

**2. Eligibility**

2.1 This Promotion is only open to new Cardmembers (each, a **“Qualified Customer”**) who have successfully applied for and been issued the Card by UOB between 9 March 2026 and 31 January 2027, both dates inclusive (**“New Card Application Period”**).

2.2 This Promotion is not valid for any existing Business World Debit Card that is issued by UOB before 9 March 2026.

2.3 A Qualified Customer who incurs Local Card Transactions (excluding Medical Transactions) between 9 March 2026 to 28 February 2027, both dates inclusive (**“Transaction Qualifying Period”**) will earn an additional cash rebate of 0.5% in a calendar month (**“Sign-Up Cash Rebate”**), capped at S\$30 per calendar month.



For the avoidance of doubt,

- (i) Medical Transactions will only earn a flat cash rebate of 0.2% as stated in the prevailing Terms and Conditions Governing UOB Business World Debit Card (851, 852 and 853), located at [uob.com.sg/bizdebitnew](http://uob.com.sg/bizdebitnew), and will not earn any other cash rebate; and
- (ii) Exclusions and Overseas Foreign Currency Transactions will not earn any cash rebate.

- 2.4 The Sign-up Cash Rebate awarded will be in addition to the Base Cash Rebate earned.
- 2.5 The date of the Card transactions for every calendar month will be determined based on transaction dates reflected on the Statement.
- 2.6 The Sign-up Cash Rebate earned under a calendar month will be credited to the Account in the Statement for the following calendar month.
- 2.7 In the event that the Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Sign-up Cash Rebate is awarded into such Account, such Sign-up Cash Rebate earned shall be forfeited, and the Cardmember shall not be entitled to any compensation or payment whatsoever.
- 2.8 UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of Sign-up Cash Rebate, to rectify any errors in the calculation or otherwise adjust such calculation.
- 2.9 Adjustments will be made to the Sign-up Cash Rebate if there are any unposted, voided, cancelled, disputed and/or reversed transactions including those arising from returned goods or services, billings disputes, or whatsoever reasons at the sole and absolute discretion of UOB.

### 3. General

- 3.1 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 rewards, benefits and privileges stated herein. 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.
- 3.2 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the rewards, benefits and privileges stated herein, including but not limited to the determination of whether all the requirements of the rewards, benefits and privileges stated herein have been satisfied. 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 rewards, benefits and privileges stated herein.
- 3.3 If UOB determines that the Cardmember is ineligible to receive the rewards, benefits and/or privileges stated herein, UOB may in its sole discretion forfeit the rewards, benefits and/or privileges stated herein, reclaim the rewards, benefits and/or privileges stated herein or charge to and debit an amount equal to the value of the rewards, benefits and privileges stated herein from any of the Cardmember's accounts with UOB without prior notice to the Cardmember. If the monies standing to the credit of the Cardmember's accounts are insufficient to reimburse UOB, the Cardmember shall immediately reimburse UOB for the value of the rewards, benefits and/or privileges stated herein through such means as UOB may determine in its sole discretion.
- 3.4 Prevailing UOB Business World Debit Cardmember Agreement, Terms and Conditions Governing UOB Business World Debit Card (851, 852 and 853) and any other terms and conditions that may be relevant in connection with the Card shall continue to apply (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall to the extent of such





inconsistency prevail in respect of matters relating to the rewards, benefits and privileges stated herein.

- 3.5 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of these Terms and Conditions without assuming any liability to any person. Cardmembers and Cardusers who continue to use the Card after the change takes effect shall be deemed to have accepted the change without reservation.
- 3.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.7 A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms and Conditions.
- 3.8 These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore. Cardmembers and Cardusers agree to submit to the exclusive jurisdiction of the Singapore courts.

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