

UOB SME Banking Energy Smart Package
Terms and Conditions

1. The United Overseas Bank Limited (“**UOB**”) SME Banking “*Energy Smart Package*” (“**Promotion**”) is applicable to customers of the SME Banking – Emerging Enterprise segment of UOB. This Promotion will be valid from 1st September 2026 to 31st March 2027 (both dates inclusive) (“**Promotion Period**”).

Participation in the Promotion constitutes acceptance of these terms and conditions (as may be amended, supplemented, substituted and/or replaced by UOB from time to time) (“**Terms and Conditions**”).

For the purposes of these Terms and Conditions:-

“**BCA Green Mark Certification**” refers to Singapore’s Building and Construction Authority’s green building rating system designed to evaluate a building’s environmental impact and performance.

“**Business Property Loan**” refers to a property loan for the purchase of a Property, or for the purpose of refinancing a business property loan obtained from another bank or financial institution in connection with such purchase.

“**Business Loan**” refers to an unsecured term loan for working capital purposes.

“**Customer(s)**” refers to the existing non-individual customers from the SME Banking-Emerging Enterprise segment of UOB.

“**Equity Term Loan**” refers to a term loan granted against the available equity of a Property mortgage.

“**Free Contents Coverage**” refers to an insurance plan that covers business risks such as the loss of or damage to business assets, including furniture, fixtures, fittings and contents (excluding stock-in-trade), caused by fire or other insured perils, underwritten by United Overseas Insurance Ltd and distributed by UOB.

“**Mandatory Energy Labelling Scheme**” refers to Singapore’s National Environment Agency’s regulatory programme that helps consumers compare energy efficiency to make informed purchasing decisions.

“**Property**” refers to a completed commercial property located in Singapore that has been or will be purchased by the Customer(s).

“**Singapore Energy Efficiency Grant**” refers to the Singapore government’s initiative to support businesses in their sustainability journey by co-funding investment in energy efficiency equipment.

“**Singapore Green Labelling Scheme**” refers to the ISO 14024-accredited ecolabel launched by the Ministry of Sustainability and Environment of Singapore and administered by the Singapore Environment Council, certifying over 3,500 products across more than 30 countries, to help consumers, procurement officers and businesses identify products that meet rigorous, independently verified environmental standards from raw materials through to end of life.

“**Trade Facility(ies)**” refers to any of the following banking facilities with UOB:

- (i) Trust Receipt;
- (ii) Trust Receipt – Invoice Financing;
- (iii) Trust Receipt – Documents against Acceptance/Documents against Payment (“**DA/DP**”);
- (iv) Trust Receipt – Pre-shipment Financing;
- (v) Bills of Exchange Purchased - Export Invoice Financing (against corporate line); and/or
- (vi) Bills of Exchange Purchased - DA/DP (against corporate line).

“**Vouchers**” refers to the Category 1 Reward, Category 2 Reward and Category 4 Reward.

“**Water Efficiency Labelling Scheme**” refers to the Public Utilities Board’s of Singapore’s National Water Agency’s grading system with tick ratings denoting the water efficiency level of a product.



2. ELIGIBILITY FOR PROMOTION

2.1 The Promotion is available to all Customer(s).

2.2 Without limiting the generality of the foregoing, the following Customers shall not be eligible for this Promotion:-

- (i) Customers who are a staff or employee of UOB;
- (ii) Customers who are or have become mentally incapacitated, deceased, insolvent, bankrupt, wound up or who faces legal incapacity or incapable of handling their affairs;
- (iii) Customers who have any legal proceedings (or any threat) of any nature instituted against them; or
- (iv) Customers who UOB may decide to exclude at its discretion without prior notice and without furnishing any reason, at any time.

2.3 Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time and without having to give any notice or reason or being liable to any person, to determine the eligibility of the Customers to participate in this Promotion.

3. PROMOTION

3.1 To qualify for the one-time reward set out in the table below ("**Reward(s)**"), a Customer must fulfil the promotion criteria set out below ("**Promotion Criteria**") during the Promotion Period. The following Rewards are applicable to the first 100 customers per calendar month across all Reward categories.

Promotion Criteria	Reward(s)	
(a) Successfully apply for a Business Loan to support its responsible business operations, where either (i) More than 50% of the Customer's revenue is derived from the sale of energy efficient equipment or systems for use in Singapore, in alignment with the Singapore Green Labelling Scheme, Mandatory Energy Labelling Scheme, or Water Efficiency Labelling Scheme; or (ii) the Business Loan is used to finance the purchase of energy efficient equipment or systems for use in Singapore, in alignment with the Singapore Energy Efficiency Grant. (b) The approved and accepted amount of the Business Loan must be at least S\$100,000 and must be approved by 31 March 2027.	Eligibility	Category 1 Reward
	For Customer who meet Promotion Criteria (a) (i) & (b)	50% rebate of the applicable facility fee, in the form of shopping vouchers from a merchant to be determined and advised by UOB in its sole and absolute discretion, capped at S\$1,000.
	For Customer who meet Promotion Criteria (a) (ii) & (b)	S\$500 voucher or equivalent in kind
(a) Successfully apply for a Trade Facility(ies) to support eligible activities that improve its efficiency, including but not limited to (i) the sale of energy efficient equipment or systems to be used in Singapore in alignment with the Singapore Green Labelling Scheme, Mandatory Energy Labelling Scheme or Water Efficiency Labelling Scheme; (ii) the purchase of energy efficient equipment or systems to be used in Singapore in alignment with the Singapore Energy Efficiency Grant. (b) The approved Trade Facility(ies) must be implemented by 31 March 2027.	Trade Facility Amount	Category 2 Reward
	≤ S\$ 500,000	S\$500 voucher or equivalent in kind
	> S\$ 500,000	S\$1,000 voucher or equivalent in kind

(a) Successfully apply for an Equity Term Loan to install energy efficient fixtures in alignment with Singapore Energy Efficiency Grant or secured by property created in GoldPLUS or Platinum BCA Green Mark certified building. (b) The approved Equity Term Loan amount must be at least S\$100,000 and must be accepted by 15 April 2027 and disbursed by 31 July 2027.	Free Contents Coverage of up to S\$20,000 for the 1st year from the date of first disbursement (“ Category 3 Reward ”).							
(a) Successfully apply for new purchases or refinancing of properties with a Business Property Loan, where the property is to be located in a GoldPLUS or Platinum BCA Green Mark certified building. (b) The approved Business Property Loan must be at least SGD\$1,000,000 and not more than SGD\$5,000,000 and must be accepted by 15 April 2027 and disbursed by 31 July 2027.	<table><tr><th>Property Loan Amount</th><th>Category 4 Reward</th></tr><tr><td>S\$1,000,000 - ≤ S\$ 2,000,000</td><td>S\$500 voucher or equivalent in kind</td></tr><tr><td>> S\$ 2,000,000</td><td>S\$1,000 voucher or equivalent in kind</td></tr></table>	Property Loan Amount	Category 4 Reward	S\$1,000,000 - ≤ S\$ 2,000,000	S\$500 voucher or equivalent in kind	> S\$ 2,000,000	S\$1,000 voucher or equivalent in kind	
Property Loan Amount	Category 4 Reward							
S\$1,000,000 - ≤ S\$ 2,000,000	S\$500 voucher or equivalent in kind							
> S\$ 2,000,000	S\$1,000 voucher or equivalent in kind							

4. REWARD

- 4.1 Each Customer is entitled to receive the applicable Category 1 Reward, Category 2 Reward, Category 3 Reward and Category 4 Reward for which it satisfies the respective Promotion Criteria during the Promotion Period.
- 4.2 The redemption and use of the Vouchers are subject to such terms and conditions as may be imposed by the relevant third-party merchants ("Merchant") at their sole and absolute discretion. The Vouchers are supplied by the Merchant. UOB is not an agent of the Merchant and/or supplier of the Vouchers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability, or fitness for purpose of the Vouchers, and assumes no liability or responsibility for the acts or omissions of the Merchant, any non-performance by the Merchant or any defects in the Vouchers. Any dispute regarding the Vouchers shall be resolved directly with the Merchant.
- 4.3 The Reward allocated under this Promotion is not transferable or exchangeable for cash, credit, other products or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable. UOB may, at any time, without notice and without furnishing any reason and in its absolute discretion, substitute the Reward with other items of similar value. UOB's determination of the substituted Reward shall be final, conclusive and binding.
- 4.4 If a Customer is subsequently found to be ineligible or disqualified for any reason, UOB reserves the right at its absolute discretion to subsequently withdraw/forfeit the Reward, and/or (if already awarded) reclaim the value of the Reward through such modes and methods as UOB may so decide at its absolute discretion, including, but not limited to, deducting from the Customer's accounts with UOB, sums equal to the value of the Reward. No party shall be entitled to any payment or other compensation in such an event.

5. GENERAL TERMS AND CONDITIONS

- 5.1 Participation in the Promotion is subject to the Terms and Conditions set out herein. Notwithstanding anything to the contrary, UOB may, at its sole discretion, terminate the Promotion and/or change or add to any of these Terms and Conditions, including but not limited to, changing the Promotion Period, the Reward to be offered or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person.
- 5.2 All the prevailing terms and conditions governing the Business Property Loan, Business Loan, Equity Term Loan and Trade Facility(ies) (collectively the "Terms") shall apply to the Customer(s) and are to be read together with these



Terms and Conditions. In the event of any conflict or inconsistency between these Terms and Conditions and any of the Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion. In the event of any conflict or inconsistency between these Terms and Conditions and any terms set out in any advertising, publicity, brochure, marketing or promotion material or other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail only to the extent of the matters relating to the Promotion. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

- 5.3 UOB's determination of all matters in connection with the Promotion is at its sole discretion and shall be final, conclusive, and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, payments, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Customer(s) has met all the requirements of the Promotion (including, but not limited to, whether such Customer(s) is entitled to receive the Reward).
- 5.4 This Promotion is not valid with other promotions or offers.
- 5.5 By participating in the Promotion, each Customer(s):
- (i) agree(s) to be bound by the rules, regulations, and decisions of UOB, by the Terms and Conditions contained herein, by the Terms, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.
 - (ii) agree(s) to the collection, use and disclosure of all information whatsoever (including personal data) by UOB for verifying the eligibility of each Customer(s), verifying the identity of each Customer(s) at the time of utilisation or awarding of the Reward, conducting the Promotion, announcing/publicity of each Customer(s), contacting each Customer(s) regarding the foregoing, and all purposes incidental to the Promotion.
- 5.6 By participating in the Promotion, each Customer(s) authorises UOB to send a redemption letter pertaining to this Promotion to it. UOB will notify the Customer(s) who qualify for the Reward in such manner as may be determined by UOB within 3 months after the end of the Promotion Period (or such later date as determined by UOB).
- For avoidance of doubt UOB shall have the sole discretion to decide when the Reward payout shall be made.
- 5.7 UOB will not be liable or responsible for (a) any injury, loss, expenses, charges or damage whatsoever as a result of or in connection with the participation in the Promotion, (b) any breakdown or malfunction in any computer system or equipment or any access and/or use or failure or inability to access and/or use any websites or app or any inability to download any website, app or document/form or (c) any loss or damage or expenses arising in connection with the Promotion or reliance on any third party links or any website, app or document/form, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected which may affect a customer's eligibility to participate in the Promotion and/or to receive/use/redeem/claim/enjoy any prize, gift or rebate. UOB makes no representation or warranty to the quality of any prize, gift or rebate provided in connection with the Promotion or the performance of any goods and services provided by any manufacturer, merchant, agent, supplier, or service provider in connection with any prize, gift, or rebate.
- 5.8 A person who is not a party to these Terms and Conditions or any agreement governed by these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce the terms and conditions or enjoy the benefits of such agreements.





5.9 These Terms and Conditions are governed by the laws of Singapore, and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore courts.

5.10 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.

