



**TERMS AND CONDITIONS FOR
UOB CASHPLUS INTEREST REBATE PROMOTION
(29 SEPTEMBER 2025 to 31 JANUARY 2026)**

1. Promotion

- 1.1. This UOB CashPlus Interest Rebate Promotion (the “**Promotion**”) is valid from 29 September 2025 to 31 January 2026, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3. This Promotion is only open to selected United Overseas Bank Limited (“**UOB**”) CashPlus Account holders in Singapore who have received an invite (whether via SMS, eDM or otherwise) from UOB to participate in this Promotion (the “**Invite**”).
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions:
- (a) you must be an account holder of a UOB CashPlus Account in Singapore and you have received an Invite from UOB;
 - (b) you must successfully register to participate in this Promotion by sending an SMS in the format “**CPF**FREE<space>**last 4 characters of NRIC/Passport**<space>**Date of Birth in DDMMYY**” to 77862 using your registered Singapore mobile number in UOB’s record within the Promotion Period (the “**SMS Registration**”); and

For example, if your NRIC is S1234567A and Date of Birth is 31 July 1990:

CPFFREE 567A 310790

- (c) you must have an active Facility (as defined under the Terms and Conditions Governing UOB CashPlus) approved by UOB for your UOB CashPlus Account at the time of your SMS Registration and you must utilise your Facility during the Promotion Period.
- 1.5. If you satisfy all of the requirements in this Promotion, you shall be eligible to receive a rebate on the interest amount levied and posted on your UOB CashPlus Account in connection with the utilisation of your UOB CashPlus Account Facility as “OD Int Charge” (the “**Interest Rebate**”) in respect of the statement months for October 2025, November 2025, December 2025 and January 2026 (the “**Rebate Statement Months**”). The maximum interest rate that you may receive across all Rebate Statement Months is capped at S\$800.

For illustration purposes only:

Scenario 1:

Rebate Statement Month	Interest Amount reflected as “OD Int Charge”	Total Interest Rebate
October 2025	S\$150.59	S\$800
November 2025	\$260.41	
December 2025	S\$390.50	
January 2026	S\$120.21	



Scenario 2:

Rebate Statement Month	Interest Amount reflected as "OD Int Charge"	Total Interest Rebate
October 2025	S\$50.59	S\$142.22
November 2025	S\$40.50	
December 2025	S\$20.25	
January 2026	\$30.88	

2. Interest Rebate

- 2.1. If you are eligible to receive the Interest Rebate, the Interest Rebate earned in respect of all Rebate Statement Months will be credited in one lump sum directly into your UOB CashPlus Account on or before 30 April 2026 (or such other date as may be determined by UOB in its sole discretion).
- 2.2. The Interest Rebate can only be used to offset against payments for future transactions charged to your UOB CashPlus Account.
- 2.3. You are only entitled to receive the Interest Rebate once under this Promotion.
- 2.4. The Interest Rebate is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the Interest Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5. For the avoidance of doubt, your UOB CashPlus Account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB CashPlus Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Interest Rebate is credited into your UOB CashPlus Account, the Interest Rebate shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.6. You shall continue to be liable for all prevailing UOB CashPlus fees and charges as well as the applicable minimum payment due in respect of your Facility.

3. General

- 3.1. The following persons shall not be eligible to participate in this 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 the redemption or usage of any reward under this Promotion or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected,

Updated as at 29 September 2025

United Overseas Bank Limited Co. Reg. No. 193500026Z



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 any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.
- 3.5. The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing UOB CashPlus 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. 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 UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Promotion.
- 3.7. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.9. 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.
- 3.10. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.11. 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.