



UNITED OVERSEAS BANK LIMITED (“UOB”) PERSONAL LOAN UPSIZED CASH REBATE PROMOTION PROMOTION (“PROMOTION”) TERMS AND CONDITIONS (“TERMS AND CONDITIONS”)

1. This Promotion is valid from 21 October 2024 till 27 October 2024, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.
2. For the purposes of this Promotion:
 - a) “**UOB Credit Card**” refers to any Visa, MasterCard, American Express, Union Pay and JCB credit card issued by UOB in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.
3. To participate in this Promotion:
 - a) you must be an existing principal cardholder of a UOB Credit Card or UOB CashPlus account holder;
 - b) if you are not an existing principal cardholder of a UOB Credit Card or UOB CashPlus account holder, you must successfully apply online for a new UOB Credit Card as principal cardholder or for a new UOB CashPlus account and such application must be approved during the Promotion Period;
 - c) you must apply online for a new UOB Personal Loan on your UOB Credit Card account or your UOB CashPlus account during the Promotion Period directly through UOB’s website (the “**UOB Personal Loan Application**” and the relevant account, the “**UOB Personal Loan Account**”). Applications for new UOB Personal Loans made through UOB’s Personal Internet Banking platform or referred from, or through, an aggregator or other websites (including, but not limited to, moneysmart.sg or singsaver.com.sg) will not qualify for this Promotion; and
 - d) your UOB Personal Loan Application must be approved by UOB during the Promotion Period and the approved loan amount under your UOB Personal Loan Application (“**Approved Loan Amount**”) must be at least S\$15,000 (the “**Minimum Loan Amount**”) and the approved loan tenor under your UOB Personal Loan Application (“**Approved Loan Tenor**”) must be either 36, 48 or 60 months. For avoidance of doubt, the Approved Loan Amounts of all UOB Personal Loan Applications submitted to UOB on the same day will be combined in determining the reward(s) you are eligible for under this Promotion.

For illustration purpose:



If you submit 2 UOB Personal Loan Applications pursuant to paragraph 3(c) above on the same date and the Approved Loan Amounts for these applications are S\$22,000 and S\$33,500 respectively, the combined Approved Loan Amount will be S\$55,500; and subject to paragraph 4 and 5 below, you will be eligible to receive one Cash Rebate of 2.00% of the combined Approved Loan Amount of the 2 UOB Personal Loan Applications and one additional Upsized Cash Rebate Gift of S\$250.

4. If you satisfy all of the conditions in paragraph 3 above, you shall be eligible to receive the following one-time cash rebate based on your Approved Loan Amount (“**Cash Rebate**”):

Approved Loan Amount	Approved Loan Tenor	Cash Rebate
S\$15,000 to below S\$50,000	36, 48 or 60 months	0.50% of Approved Loan Amount
S\$50,000 and above		2.00% of Approved Loan Amount

Upsized Cash Rebate

5. If you satisfied all of the conditions in paragraph 3 above, you shall also be eligible to receive one of the gifts stated below based on your Approved Loan Amount (“**Upsized Cash Rebate Gift**”).

Approved Loan Amount	Approved Loan Tenor	Upsized Cash Rebate Gift
S\$15,000 to below S\$100,000	36, 48 or 60 months	S\$250
S\$100,000 and above		S\$800

6. Any Upsized Cash Rebate Gift you are eligible to receive under this Promotion will be awarded in addition to any Cash Rebate you are eligible to receive under this Promotion.
7. If you are eligible to receive a Cash Rebate only or a Cash Rebate and an Upsized Cash Rebate Gift, they will be credited into your UOB Personal Loan Account by such date as UOB may determine in its sole discretion. If you applied for multiple UOB Personal Loans, the Cash Rebate and Upsized Cash Rebate Gift (if any) will be credited to one of your UOB Personal Loan Accounts, as determined by UOB in its sole discretion.
8. For the avoidance of doubt, UOB will only be able to determine whether a participant is eligible to receive the Cash Rebate or the Upsized Cash Rebate Gift after the Promotion has ended. Notwithstanding this, UOB is not obliged to inform any person or entertain any queries from any person on the status of their eligibility to receive the Cash Rebate or the Upsized Cash Rebate Gift under this Promotion.



9. You are only entitled to receive a maximum of one Cash Rebate and one Upsized Cash Rebate Gift under the Promotion, regardless of the number of UOB Personal Loan Applications you had applied for and which were approved during the Promotion Period.
10. Your UOB CashPlus account, or as the case may be, your UOB Credit Card account must be validly existing, in good standing and conducted in a satisfactory manner at all times (as determined by UOB in its sole discretion) and must not be cancelled, suspended or terminated within the **6** months after disbursement of the UOB Personal Loan approved pursuant to the UOB Personal Loan Application in order for you to be eligible to receive the Cash Rebate and (if applicable) the Upsized Cash Rebate Gift, failing which, you will not be awarded the Cash Rebate and/or Upsized Cash Rebate Gift or if the Cash Rebate and/or Upsized Cash Rebate Gift has already been awarded to you, it will be reclaimed from you by UOB and you shall not be entitled to any compensation or payment whatsoever.
11. If you cancel your UOB Personal Loan approved under this Promotion within **12** months from the date of approval of your UOB Personal Loan Application or make pre-mature repayments (whether partial or full) of your UOB Personal Loan approved under this Promotion, UOB shall be entitled to reclaim the full amount of the Cash Rebate and (if applicable) the Upsized Cash Rebate Gift by debiting such amount from any of your accounts with UOB without prior notice and no payment or compensation will be given. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the Cash Rebate and (if applicable) the Upsized Cash Rebate Gift through such means as UOB may determine in its sole discretion.
12. The Cash Rebate and Upsized Cash Rebate Gift is neither transferrable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part, cannot be reserved and is not refundable or replaceable if lost, damaged or stolen. UOB reserves the right to replace the Cash Rebate and the Upsized Cash Rebate Gift with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
13. UOB reserves the right to, without compensation and without prior notice or reason, in its sole discretion, charge to and debit an amount equal to the value of the Cash Rebate and (if applicable) the Upsized Cash Rebate Gift from any of your accounts with UOB or forfeit or reclaim the Cash Rebate and/or the Upsized Cash Rebate Gift if UOB determines that you are not eligible to participate in this Promotion or to receive the Cash Rebate or the Upsized Cash Rebate Gift. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited or reclaimed Cash Rebate or Upsized Cash Rebate Gift or amount equal to the value of the Cash Rebate and/or Upsized Cash Rebate Gift that was charged to and debited from your UOB account in accordance with this paragraph. If the monies standing to the credit of your accounts are



insufficient to reimburse UOB, you shall immediately reimburse UOB for the Cash Rebate and/or the Upsized Cash Rebate Gift through such means as UOB may determine in its sole discretion.

14. 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.
15. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to determining whether you have met all the requirements of this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 this Promotion or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
16. These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, UOB product terms and any other terms that may be applicable or relevant in connection with this Promotion (including the UOB Credit Card Personal Loan Terms and Conditions, the UOB CashPlus Personal Loan Terms and Conditions and the UOB CashPlus Agreement) (collectively, the "**Standard Terms**"). In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.
17. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail to the extent such inconsistency relates to this Promotion.
18. Notwithstanding anything in the Terms and Conditions, UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions without giving any reason nor prior notice or assuming liability to any person, and all persons shall be bound by such amendments.

19. UOB shall 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 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.
20. 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 or liable for any undelivered, lost or delayed SMS sent and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
21. This Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.
22. 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 are deemed to have consented to the collection, use and disclosure of your information (including your personal data) by UOB and the necessary third parties for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.
23. 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 of Singapore to enforce these Terms and Conditions.
24. The Terms and Conditions herein 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.