TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD – RECURRING BILL REBATE ACQUISITON PROMOTION (1 NOVEMBER 2025 TO 31 JANUARY 2026)

1. Eligibility

1.1 This Singtel-UOB Card – Recurring Bill Rebate Acquisition Promotion ("**Promotion**") is valid from 1 November 2025 to 31 January 2026, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").

1.2 To participate in this Promotion, you must satisfy all of the following requirements:

(a) you must successfully submit a principal cardholder application for a new Singtel-UOB Card ("**Eligible Card**") issued by United Overseas Bank Limited ("**UOB**") in Singapore during the Promotion Period (the "**Application**");

(b) you must not be an existing principal holder of any credit card issued by UOB in Singapore at the time when your Application is approved and you must not have terminated or cancelled the Eligible Card 6 months prior to the commencement of the Promotion Period;

(c) your Application must be approved by UOB within the Promotion Period;

(d) you must successfully charge at least one (1) Eligible Recurring Payment Arrangement (as defined below) to your new Eligible Card within two (2) months from the date on which your Application is approved.

For illustration purpose:

If your Eligible Card is approved on 2 November 2025, you will need to have an Eligible Recurring Payment Arrangement charged to the Card by 2 January 2026 to qualify.

If your Eligible Card is approved on 5 December 2025, you will need to have an Eligible Recurring Payment Arrangement charged to the Card by 5 February 2026 to qualify.

1.3 For the purposes of this Promotion:

"**Designated Bills**" means any bill, invoice or statement issued by or on behalf of a Singtel Group member for any telecommunications, broadcasting or other service offered or provided by any member of the Singtel Group to you (including GOMO) under your individual/personal Singtel or GOMO account.

"**Singtel Group**" means Singapore Telecommunications Limited and its related corporations.

"**Eligible Recurring Payment Arrangement**" shall mean a monthly recurring bill payment arrangement with Singtel for the payment of a Designated Bill using the Eligible Card. For the avoidance of doubt, manual payments for a Designated Bill made using your Eligible Card via MySingtelApp, Singtel website, AXS or SAM will not constitute an Eligible Recurring Payment Arrangement for the purpose of this Promotion.

1.4 For the avoidance of doubt:

(a) UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.

(b) UOB reserves the right at any time to amend the list of Designated Bills in its sole discretion and without any prior notice or giving any reasons.

(c) Payment of a Designated Bill which is charged to your Eligible Card under a monthly recurring bill payment arrangement must be successfully captured and posted on UOB's systems to constitute an Eligible Recurring Payment Arrangement in this Promotion.

(d) For the avoidance of doubt, recurring Designated Bills charged by a supplementary holder of your Eligible Card will not qualify for this Promotion.

2. Promotion Bill Rebate

2.1 If you satisfy all the requirements in clause 1.2 above, you shall be eligible to earn a promotional bill rebate ("**Bill Rebate**") on your Eligible Recurring Payment Arrangement.

2.2 The Bill Rebate shall be in addition to any base cashback that you are eligible to earn on your Designated Bills charged to your Eligible Card pursuant to the prevailing Terms and Conditions Governing the Singtel-UOB Cashback Card.

2.3 You will be eligible to earn Bill Rebate from the month of your Eligible Card approval date, for up to a period of 6 consecutive months ("**Qualifying Spend Period**"). If you terminate your Eligible Recurring Payment Arrangement at any time during the Qualifying Spend Period, you shall no longer be eligible to earn the Bill Rebate on any Designated Bills paid using your Eligible Card under this Promotion for the remainder of the Qualifying Spend Period.

For illustration purpose:

If your Eligible Card was approved on 2 November 2025, your first Eligible Recurring Payment Arrangement must be charged by 2 January 2026.

Assuming your first Eligible Recurring Payment Arrangement is charged to the Card on 21 November 2025, your Qualifying Spend Period will begin in November 2025 to March 2026.

Bill Rebate will be based on your total amount of Eligible Recurring Payment Arrangement, and is capped at S$20.

	Recurring Bill Month	*Accumulated Recurring Bill Amount*	*Bill Rebate*
1	*22-Nov-25*	*S$50.00*	*S$20.00*
2	*22-Oct-25*	*S$80.00*	*S$20.00*
3	*22-Dec-25*	*S$18.90*	*S$18.90*
4	*22-Jan-26*	*S$20.80*	*S$20.00*
5	*22-Feb-26*	*S$19.00*	*S$19.00*
6	*22-Mar-26*	*S$30.00*	*S$20.00*
Total Bill Rebate to be credited by 30 November 2026			*S$117.90*

If your Eligible Card was approved on 10 December 2025, your first Eligible Recurring Payment Arrangement must be charged by 10 February 2026.

Assuming your first Eligible Recurring Payment Arrangement is charged to the Card on 15 January 2025, your Qualifying Spend Period will begin in January 2026 to June 2026.

Bill Rebate will be based on your total amount of Eligible Recurring Payment Arrangement, and is capped at S$20.

	Recurring Bill Month	*Accumulated Recurring Bill Amount*	*Bill Rebate*
1	*16-Jan-26*	*S$8.00*	*S$8.00*
2	*16-Feb-26*	*S$20.00*	*S$20.00*
3	*16-Mar-26*	*S$50.00*	*S$20.00*
4	*16-Apr-26*	*S$30.00*	*S$20.00*
5	*16-May-26*	*S$54.26*	*S$20.00*
6	*16-Jun-26*	*S$25.50*	*S$20.00*
Total Bill Rebate to be credited by 30 November 2026			*S$108.00*

2.4 The Bill Rebate will be awarded based on the actual amount incurred on your Eligible Card for your Eligible Recurring Payment Arrangement under your monthly invoice issued by Singtel Group, subject to a cap of S$20 per Eligible Card per card statement month. Accordingly, the total Bill Rebate you may earn on your Eligible Card in this Promotion shall be capped at S$120.

2.5 If you are eligible to receive the Bill Rebate, the total Bill Rebate earned during your Qualifying Spend Period will be credited in one lump sum directly into your Eligible Card account by 30 November 2026 (or such other date as may be determined by UOB in its sole discretion).

2.6 The Bill Rebate can only be used to offset against payments for future transactions charged to your Eligible Card account.

2.7 The Bill Rebate is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the Bill Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

2.8 For the avoidance of doubt, the account of your Eligible Card must be in good standing as determined by UOB at its absolute discretion. In the event that the account of your new Eligible Card applied for under this Promotion is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever within six (6) months from the date such account was opened, UOB will be entitled to forfeit or reclaim the Bill Rebate, and you shall not be entitled any compensation or payment whatsoever.

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 the redemption or usage of the Bill Rebate or 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 Bill Rebate, UOB may in its sole discretion forfeit the Bill Rebate, reclaim the Bill Rebate or charge to and debit an amount equal to the value of Bill Rebate 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 Bill 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 Cardmember Agreement, the Terms and Conditions Governing Singtel-UOB Card 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 the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.

3.7 This Promotion is valid in conjunction with the UOB Credit Card March 2024 Acquisition Promotion. Unless otherwise stated, this Promotion is not valid with any 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 of Singapore 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.