

UOB PAYMENT FACILITY TACTICAL PROMOTION
TERMS AND CONDITIONS

1. Promotion

- 1.1 This UOB Payment Facility Tactical Promotion (the “**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 conditions:
- (a) you must be an existing principal cardholder of a UOB personal Visa / MasterCard / American Express / UnionPay credit card which is issued by United Overseas Bank Limited (“**UOB**”) in Singapore (the “**UOB Card**”); and
 - (b) during the Promotion Period, you must successfully submit your application for the UOB Payment Facility which will be charged to your UOB Card by selecting the one-time full payment option (the “**Application**”); and
 - (c) your Application must be approved by UOB during the Promotion Period.
- 1.3 UOB shall have the sole and absolute discretion to reject or approve any Application and to determine the amount to be approved in connection with any Application, without liability or the giving of any reason to any person.
- 1.4 If you satisfy all of the requirements in this Promotion, you shall be eligible to enjoy a one-time promotional administrative fee set out below (the “**Promotion Administrative Fee**”):



Promotion Administrative Fee	
UOB Card stated in Application	One-time payment
UOB Reserve Credit Card	1.7% (usual rate: 1.9%)
UOB Privilege Banking Credit Card	2.0% (usual rate: 2.2%)
UOB Visa Infinite Credit Card	2.0% (usual rate: 2.2%)
UOB Visa Infinite Metal Credit Card	2.0% (usual rate: 2.2%)
UOB PRVI Miles American Express®, World Mastercard or Visa Card	2.1% (usual rate: 2.3%)
KrisFlyer UOB Credit Card	2.1% (usual rate: 2.3%)
Other UOB Credit Cards	2.2% (usual rate: 2.4%)

- 1.5 The Promotion Administrative Fee amount will be computed based on the UOB Payment Facility amount approved by UOB in connection with your Application and will be charged to your UOB Card stated in your Application approved under this Promotion.
- 1.6 You will not be permitted to sign up for the UOB Payment Facility on behalf of any supplementary cardholder for your UOB Card.
- 1.7 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason, to replace or substitute any benefit or reward under this Promotion with any other item or gift of equal or similar value selected by UOB.

2. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

Appendix 1

General Terms and Conditions Governing Promotions

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.
2. 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 by you. 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 the Promotion.
3. 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 benefit or reward 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.
4. 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.



5. If UOB determines that you are ineligible to participate in this Promotion, UOB may in its sole discretion charge to and debit an amount equal to the value of the benefit or reward under this Promotion 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 benefit or reward under this Promotion through such means as UOB may determine in its sole discretion.
6. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, the UOB Payment Facility Terms and Conditions 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.
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.
8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
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 all purposes related to this Promotion and to contact you, including by voice call or text message.
10. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
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.

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