

TERMS AND CONDITIONS FOR UOB CARDS SMARTPAY PROMOTION 7 NOVEMBER TO 31 DECEMBER 2024

1. Promotion

- 1.1 This UOB SmartPay Promotion ("**Promotion**") is valid from 7 November to 31 December 2024, 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 all individuals who are principal cardholders of a UOB Card.
- 1.4 For the purposes of these Terms, "**UOB Card**" refers to any personal Visa, MasterCard and American Express, credit card issued by United Overseas Bank Limited ("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.
- 1.5 To participate in this Promotion, you must satisfy all of the following conditions:
 - 1.5.1 you must successfully register your interest to participate in this Promotion by sending an SMS in the following format "**SPYC<space>last 4 alpha-numeric characters of your NRIC/Passport**" to 77862 using your Singapore mobile number registered with UOB during the Promotion Period (the "**SMS Registration**");
 - 1.5.2 you must successfully be one of the first 200 customers to apply for a 12 month UOB SmartPay instalment plan ("**SmartPay**") with a minimum transaction of S\$3,800 during the Promotion Period (the "**Application**");
 - 1.5.3 your Application must be approved and posted by UOB by 5 January 2024 (inclusive of the date mentioned); and
- 1.6 UOB has the sole and absolute discretion to approve or reject any Application without liability and without the giving of any reason or notice to any person whatsoever.
- 1.7 Any incomplete or inaccurate SMS Registration, or SMS Registration which is not sent in accordance with the Terms, will not be considered and consequently be disqualified.

2. UOB Cash Rebate

- 2.1 If you have satisfied all of the conditions in Clause 1.5 above, you shall be eligible to receive a one-time S\$150 cash rebate (**UOB Card Rebate**)
- 2.2 If you are eligible to receive the UOB Cash Rebate, the UOB Card Rebate will be credited into your UOB Card account by 28 February 2024 (or such other date as may be determined by UOB in its sole discretion). The UOB Cash Rebate can only be used to offset against payments for future transactions on your UOB Card.
- 2.3 UOB Card Rebates are awarded on a first-come-first-served basis and is subject to availability. UOB shall have no obligation to notify and/or update any person on the availability of the UOB Card Rebate.
- 2.4 You are only entitled to receive one (1) UOB Card Rebate under this Promotion, which the maximum amount of UOB Card Rebate is S\$150.

- 2.5 The UOB Card Rebate is non-transferable and not exchangeable for cash, or other goods and services.
- 2.6 UOB may substitute the UOB Cash Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3. 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.

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. 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 your 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. 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.
4. Sending and receiving SMS is dependent on an 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 to and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.
5. If UOB determines that you are ineligible to participate in this Promotion or to receive the reward under this Promotion, UOB may in its sole discretion forfeit the 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.
6. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, UOB SmartPay General 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 the purposes of 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 2001 of Singapore 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.