



TERMS AND CONDITIONS GOVERNING THE UOB TMRW OVERSEAS SCAN TO PAY PROMOTION (17 SEP-31 DEC) 2025

1. Definitions

- 1.1. **"Promotion"** means this UOB TMRW OVERSEAS SCAN TO PAY PROMOTION (17 SEP-31 DEC) 2025.
- 1.2. **"Campaign Period"** means the period from 17 September 2025 to 31 December 2025, both dates inclusive.
- 1.3. **"UOB"** or the **"Bank"** means United Overseas Bank Limited.
- 1.4. **"Scan to pay"** means an overseas transaction made through DuitNow QR (Malaysia) or PromptPay QR (Thailand) or QRIS QR (Indonesia) via UOB TMRW App.


2. Eligibility

- 2.1. This Promotion is only open to existing customers who are primary account holders of a personal Account with valid mobile banking access via the UOB TMRW App.
- 2.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the **"Terms"**).
- 2.3. The Promotion shall be valid during the Campaign Period.
- 2.4. To participate in the Promotion, you must, during the Campaign Period:
 - a) successfully register to participate in this Promotion within the Campaign Period via the online registration form (accessible via go.uob.com/scanandsave) or through the UOB TMRW App (**"Registration"**); and
 - b) successfully perform at least three overseas Scan to pay transactions in foreign currency of any amount from your Account via your UOB TMRW App in-store at merchants that display the following payment acceptance marks (the **"Merchants"**) (each, a **"Qualifying Spend"**):

Country	Acceptance mark
Malaysia	



Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan
Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam

	
Thailand	
Indonesia	

- 2.5. If you satisfy all the requirements set out in these Terms (including Clause 2.4 above), you shall be eligible to earn 20% cashback (“**Cashback**”) on that Qualifying Spend. The total Cashback you may earn for the entire Campaign Period on your Qualifying Spend is capped at S\$50. Refunded transactions will not constitute Qualifying Spend and will not be eligible for any Cashback.
- 2.6. If you are eligible to earn any Cashback, the Cashback will be directly credited into your Account (which shall be the same Account from which the Qualifying Spend was made during the Campaign Period) from 29 January 2026 onwards (or such other date as may be determined by UOB) and will be reflected in the Account statement.
- 2.7. UOB reserves the right at any time to amend the list of Merchants in its sole discretion and without any prior notice or giving any reasons.

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. You are responsible for ensuring that your Account is valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB at its sole discretion) at the time of crediting of the Cashback. UOB shall not be responsible for any loss or damage suffered by any person if the Cashback is not credited or available for use, or if you are unable to redeem or use the said credit. If your Account is closed, suspended, terminated or blocked from use on or before the actual crediting of the Cashback into your Account, the Cashback will be deemed forfeited and no compensation shall be made.
- 3.3. The Cashback is neither transferrable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace the Cashback with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 3.4. If you are subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion, UOB reserves the right to, without prior notice or having to give any reason, forfeit/reclaim the Cashback and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Cashback. UOB shall also be entitled to claim from any account a reimbursement for the value of the Cashback through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of the Eligible Customer's accounts with UOB or otherwise.
- 3.5. 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.
- 3.6. 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. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion and UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.





- 3.8. The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 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 these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.
- 3.11. These Terms shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.



Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan
Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam