



TERMS AND CONDITIONS FOR UOB TMRW SCAN TO RIDE CASHBACK PROMOTION (15 OCTOBER 2025 TO 6 JANUARY 2026)

1. Eligibility

- 1.1. This UOB TMRW Scan to Ride Cashback Promotion (the “**Promotion**”) is valid from 15 October 2025 to 6 January 2026, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. This Promotion is only open to individuals who are existing United Overseas Bank Limited (“**UOB**”) customers holding a UOB savings account in Singapore (the “**Participating Account**”) as the primary accountholder with valid mobile banking access via UOB TMRW.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must be an individual who holds a Participating Account in Singapore as the primary accountholder during the Promotion Period; and
 - (b) you must successfully register to participate in this Promotion via either go.uob.com/registerforscantoride or the Rewards+ on your UOB TMRW during the Promotion Period, unless either:
 - (i) you do not have UOB Personal Internet Banking prior to the commencement of the Promotion Period and you must have successfully apply for UOB Personal Internet Banking and set up your UOB TMRW during the Promotion Period (the “**New PIB User**”); or
 - (ii) you must not have logged-in to both your UOB Personal Internet Banking and UOB TMRW within the last three (3) months prior to the commencement of the Promotion Period (the “**Dormant PIB User**”).
- 1.5. UOB has the right at its sole and absolute 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.
- 1.6. For avoidance of doubt:
 - (a) If you are either a New PIB User or a Dormant PIB User, you will automatically participate in this Promotion without having to register to participate in this Promotion.
 - (b) If you are neither a New PIB User nor a Dormant PIB User, you must successfully register to participate in this Promotion as set out in Clause 1.4(b) above.

2. Cashback



2.1. For each ComfortDelgro taxi ride during the Promotion Period, you shall be eligible to receive one (1) cash credit of Five Singapore Dollars (S\$5) (the “**Cash Credit**”) if you satisfy all of the following conditions:

- (a) you must have satisfied all of the conditions in Clause 1.4 above;
- (b) you must successfully make payment for the ComfortDelgro taxi ride either:
 - (i) by selecting “Pay Onboard” as your payment mode when you make a booking on ComfortDelgro’s ZIG app; or
 - (ii) when you street-hail,

via scanning the NETS QR Code on the payment terminal available in the ComfortDelgro taxi through the use of the Scan-to-pay function on your UOB TMRW at the end of the ride; and
- (c) your payment for the ComfortDelgro taxi ride must successfully be posted on UOB’s system and reflected in the transaction history or statement of your Participating Account with one of the following references indicating it as a payment for the ComfortDelgro taxi ride:
 - (i) Comfort Tax; or
 - (ii) ComfortDelG.

2.2. If you are eligible to receive any Cash Credit under this Promotion and you are either a New PIB User or a Dormant PIB User, you shall be eligible to receive one (1) cash credit of Ten Singapore Dollars (S\$10) (the “**Double Cash Credit**”), instead of a Cash Credit, only for the first ComfortDelgro taxi ride during the Promotion Period which:

- (a) you must successfully make payment for the ComfortDelgro taxi ride either:
 - (i) by selecting “Pay Onboard” as your payment mode when you make a booking on ComfortDelgro’s ZIG app; or
 - (ii) when you street-hail,

via scanning the NETS QR Code on the payment terminal available in the ComfortDelgro taxi through the use of the Scan-to-pay function on your UOB TMRW at the end of the ride; and
- (b) your payment for the ComfortDelgro taxi ride must successfully be posted on UOB’s system and reflected in the transaction history or statement of your Participating Account with one of the following references indicating it as a payment for the ComfortDelgro taxi ride:
 - (i) Comfort Tax; or
 - (ii) ComfortDelG.

2.3. For avoidance of doubt:



- (a) Only payment successfully posted on UOB's system and reflected in the history or statement of your Participating Account with one of the following references indicating the payment as a payment for ComfortDelgro taxi ride during the Promotion Period will be eligible for a Cash Credit or a Double Cash Credit (each, a "**Cashback**"):
 - (i) Comfort Tax; or
 - (ii) ComfortDelG.
 - (b) If you are eligible to receive a Double Cash Credit for your first ComfortDelgro taxi ride during the Promotion Period, you will not be eligible to receive a Cash Credit for that same ride.
- 2.4. If you are eligible to receive a Cashback, the Cashback will be credited into your Participating Account within two (2) months after the Promotion Period. Where you have two or more Participating Accounts, the Cashback will be credited into your Participating Account with the highest account balance.
- 2.5. You are only entitled to receive an aggregate maximum of Thirty Singapore Dollars (S\$30) as Cashbacks under this Promotion.
- 2.6. The Cashback is neither transferrable nor exchangeable for cash, credit, goods and services, products or privileges or other kind, in full or in part, and is not refundable.
- 2.7. UOB reserves the right to replace the Cashback with any item of equivalent or similar value, without giving prior notice or reason or being liable to any person.
- 2.8. For the avoidance of doubt:
- (a) Your UOB accounts must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cashback is credit into your Participating Account, the Cashback shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
 - (b) If you are eligible to receive the Cashback but found to have de-registered your UOB Personal Internet Banking and UOB TMRW within two (2) months after the Promotion Period in which you are qualified to receive the Cashback, you will be disqualified and deemed ineligible from participating in this Promotion. UOB may in its sole discretion forfeit the Cashback, reclaim the Cashback or charge to and debit an amount equal to the value of the Cashback 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 Cashback through such means as UOB may determine in its sole discretion.



3. General

- 3.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your UOB savings and/or current account(s) to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your UOB savings and/or current account(s) or otherwise.
- 3.2 The following individuals are not eligible to participate in this 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.
- 3.3 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 any reward under this Promotion 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.
- 3.4 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.
- 3.5 If UOB determines that you are ineligible to participate in this Promotion or to receive any 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.

- 3.6 The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement, UOB Terms and Conditions Governing Accounts and Services, KrisFlyer UOB Terms and Conditions, UOB Debit Card Fees and Charges, NETS Terms and Conditions, UOB Terms and Conditions Governing Digital Services, UOB Cardmembers Agreement 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.
- 3.7 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.
- 3.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 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 the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 3.11 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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member.

Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

