



TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) CREDIT AND DEBIT CARDS – SINGAPORE POWER UTILITIES BILL PAYMENT PROMOTION (“PROMOTION”)

A. Promotion

1. This Promotion is valid from 1 May 2026 to 31 July 2026, both dates inclusive (the “**Promotion Period**”).
2. By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
3. To participate in the Promotion, you must:
 - a) hold a valid UOB personal banking Visa or Mastercard credit card or UOB One Debit Visa or Mastercard debit card issued by UOB in Singapore (“**Eligible Card**”);
 - b) not have made any prior SP Utilities recurring bill payment transaction across all your existing personal credit or debit cards issued by UOB in Singapore during the 6-month period prior to the commencement of the Promotion Period;
 - c) have successfully registered to participate in this Promotion by submitting the online participation form available at go.uob.com/sp10 or via Rewards+ on UOB TMRW (the “**Participation Form**”) during the Promotion Period. Please note that you are required to state your Singapore mobile number registered with UOB in your Participation Form; and
 - d) successfully performed at least 1 (one) SP Utilities recurring bill payment transaction via the official SP app with your Eligible Card during the Promotion Period and such transaction must be successfully posted to your Eligible Card account by 31 July 2026 (“**Eligible Transaction**”).
4. For the avoidance of doubt, Eligible Transactions which are charged by a supplementary holder of your Eligible Card, and which are posted to your Eligible Card account shall not qualify for the purposes of this Promotion.

B. Registration & Cash Rebate

5. If you are among the first 2,000 participants to register for this Promotion during the Promotion Period and fulfil all the requirements stipulated in Clause 3 above, you shall be eligible to receive a one-time S\$10 cash rebate (“**Cash Rebate**”).
6. The maximum Cash Rebate that you may earn as a principal cardholder during the Promotion Period is capped at S\$10, regardless of the number of Eligible Transactions and/or Eligible Cards that you may hold as a principal cardholder.



7. If you are eligible to receive a Cash Rebate for this Promotion, the Cash Rebate will be credited into your Eligible Card account by 30 September 2026 (or such other date as UOB may determine in its sole discretion) and will be reflected in your monthly card statement.
8. The Cash Rebate can only be used to offset against payments for future transactions on your Eligible Card.
9. Cash Rebate will be awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify you and/or update you on the availability of the Cash Rebate.
10. The Cash Rebate is not exchangeable and not transferable, in full or in part, for cash, or other goods and services.
11. UOB may substitute the Cash Rebate with any item of equivalent or similar value, without prior notice or reason and without being liable to any person.
12. Your Eligible Card account must be active and in good standing at all times as determined by UOB in its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Rebate is credited into your Eligible Card account, your Cash Rebate shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
13. In the event that an Eligible Transaction is cancelled or reversed or refunded for any reason whatsoever, you shall not be eligible to receive any Cash Rebate in this Promotion. Accordingly, UOB shall have the right to reverse and/or debit the Cash Rebate awarded to you and/or charge you the full value of any such Cash Rebate to your Eligible Card account or deduct the same from any of your accounts with UOB without prior notice to you.

C. General

14. 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.



15. 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.
16. 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.
17. 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.
18. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, applicable terms governing your recurring bill payment, 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.
19. 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.
20. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
21. 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.
22. 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.
23. 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.