TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS 0% PREFERENTIAL INTEREST RATE PROMOTION (27 SEPTEMBER 2024 – 31 MARCH 2025)

1. Definitions

Unless otherwise defined in these terms and conditions (the "**Terms**"), the following words and phrases shall have the meanings hereby assigned to them:

1.1 **"Excluded Transactions**" means:

1.1.1 any cash advances, balance and/or funds transfers, instalment payments, personal loans;

1.1.2 UOB$ transactions; and

1.1.3 any other transactions as may be designated by UOB from time to time.

1.2 "**Retail Transactions**" refers to transactions for the purchase of goods and/or services which are successfully charged to your Selected Card and posted on UOB's systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore, but shall exclude the Excluded Transactions.

1.3 "**Selected Card**" refers to your credit card issued by UOB in Singapore as specified in your Invite (as defined in Clause 2.3 below).

1.4 "**UOB**" means United Overseas Bank Limited.

2. Promotion

2.1 This UOB Credit Cards 0% Preferential Interest Rate Promotion (27 September 2024 – 31 March 2025) (the "**Promotion**") is only valid from 27 September 2024 – 31 March 2025, both dates inclusive (the "**Promotion Period**").

2.2 By participating in this Promotion, you are hereby deemed to have agreed to be bound by the Terms.

2.3 This Promotion is only open to selected individuals who have received an invite from UOB to participate in this Promotion (whether via electronic direct mailer or otherwise) (the "**Invite**").

2.4 To participate in this Promotion, you must satisfy all of the following conditions:

2.4.1 you must have received the Invite;

2.4.2 you must successfully register to participate in this Promotion via SMS by sending "***UOBZERO***<*space*>***Last 4 Characters of your NRIC/Passport Number***<*space*>***Date of Birth in DDMMYY***" *(e.g. UOBZERO 567A 310790)* to 77862 with your Singapore mobile number in UOB's records by 30 November 2024 (the "**Registration SMS**"); and

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2.4.3 you must receive a confirmation of your successful registration to participate in this Promotion sent via SMS from UOB to your Singapore mobile number in UOB's records (the "**Confirmation SMS**").

2.5 UOB reserves the right at any time to amend the list of Retail Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.

2.6 For the avoidance of doubt:

2.6.1 Any incomplete or inaccurate Registration SMS, or Registration SMS which is not performed in accordance with the Terms of this Promotion, will not be considered and consequently be disqualified.

2.6.2 Registration SMSes sent via a Singapore mobile number that differs from that maintained in UOB's records will be invalid for the purpose of this Promotion.

3. Retail Transactions Promotional Interest

3.1 If you satisfy all of the conditions in Clause 2.4 above , you shall be eligible to enjoy a preferential interest rate of 0% per annum (the "**Retail Transactions Promotional Interest**") (in contrast with the usual rate of 27.8% per annum) in respect of all outstanding amounts on your Selected Card account pertaining to Retail Transactions, on the day after the date of your next Selected Card statement following your receipt of the Confirmation SMS until the date of your March 2025 Selected Card statement ("**Applicable Period**").

For example:

Confirmation SMS	Received on 7 October 2024
Selected Card Statement	Generated on the 12th of every calendar month
Retail Transactions Promotional Interest	Applicable from 13 October 2024 to 12 March 2025 (both dates inclusive)

3.2 The Retail Transactions Promotional Interest is calculated on a daily basis during the Applicable Period on the outstanding amounts (including late payment charges) on your Selected Card account pertaining to Retail Transactions. The prevailing interest rate for all outstanding balances on your Selected Card account shall start applying again from the day after the date of your March 2025 Selected Card statement.

3.3 If you are eligible to enjoy the Retail Transactions Promotional Interest, the Retail Transactions Promotional Interest will be automatically applied without further action required on your part, during the Applicable Period.

3.4 All other fees and charges applicable to your Selected Card remain unchanged and continue to apply (including but not limited to annual card membership fees and late charges).

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4. General

4.1 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. 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 and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.

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5. If UOB determines that you are ineligible to participate in this Promotion or to receive any benefit under this Promotion, UOB may in its sole discretion forfeit such benefit, reclaim such benefit or charge to and debit an amount equal to the value of such benefit 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 such benefit 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 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 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.

Updated on 27 September 2024

United Overseas Bank Limited Co. Reg. No. 193500026Z

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