

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) UOB Virtual Payment Solution (“VPS”) Referral Campaign (“Campaign”)

1. Campaign Eligibility

- 1.1. This Campaign is open to existing non-individual customers (“**Referrer**”) from UOB Commercial Cards, whose account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion
- 1.2. This Campaign shall commence from 15 March 2023 to 31 March 2024, both dates inclusive (“**Campaign Period**”).
- 1.3. To participate in the campaign, Referrer must submit their business associate (“**Referee**”) details to UOB Commercial Solutions via uob.com.sg/vpsreferralfarm during the Campaign Period. Each qualified Referrer and Referee (“**Qualified Customers**”) and each a “**Qualified Customer**”) will be eligible to receive S\$300 worth of Gift Vouchers (“**Reward**”).

| Refer & Be Rewarded | Reward |
|--|---|
| For every business referral with a successful implemented Virtual Payment Solution | S\$300 Gift Vouchers for each Qualified Customer. |

- 1.4. Each Qualified Customer will receive the Reward, together with the relevant details relating to the Reward, at their mailing address in UOB’s records.
- 1.5. Virtual Payment Solution (“**VPS**”) refers to solutions such as Procure-to-Pay, Virtual Payment Control, Commercial Mobile Pay or Travel Payment Service.
- 1.6. Each Qualified Customer is only entitled to receive one (1) Reward under this Campaign and the Reward is not exchangeable for other gifts or benefits of any kind.
- 1.7. The Reward is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the merchant and/or supplier of the Reward. UOB shall not be required to assist or act on a Qualified Customer’s behalf in communicating with the merchant and/or supplier of the Reward. For the purposes of this clause, “Reward” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Reward.



2. General Terms

2.1. (i) A Qualified Customer is not entitled to enjoy the Reward if:-

- a) the Qualified Customer's account is suspended, cancelled, closed or terminated;
- b) the Qualified Customer's account is not active, valid subsisting or in good standing or which, in UOB's opinion, is delinquent or has been unsatisfactorily conducted;
- c) the Qualified Customer is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against him or her; or
- d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

(ii) UOB reserves the right to adjust, replace and/or substitute the Reward with another item at equivalent or similar value without giving prior notice or reason or being liable to any person.

2.2. 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 the redemption or usage of the Reward or participation in this Campaign. 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, howsoever caused.

2.3. In the event that any Qualified Customer is subsequently discovered to be ineligible or not entitled to participate in this Campaign or to receive the Reward, UOB reserves the right to forfeit / reclaim the Reward or charge to and debit an amount equal to the value of the Reward from the any of the Qualified Customer's accounts with UOB. If the monies standing to the credit of the Qualified Customer's account are insufficient to reimburse UOB, the Qualified Customer shall immediately reimburse UOB for the value of the Reward through such means as UOB may determine in its sole discretion.

2.4. UOB may, at any time and at its discretion terminate the Campaign and/or amend any of these Terms and Conditions, and all persons shall be bound by such amendments.

2.5. These Terms and Conditions shall be read in conjunction with the prevailing agreement(s) governing a participating customer's banking relationship with UOB (as applicable) and any other terms that may be relevant in connection with this Campaign (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) these Terms and Conditions the Standard Terms, these Terms and Conditions 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 Campaign, these Terms and Conditions shall prevail to the extent that such discrepancy relates to this Campaign.

2.6. Unless otherwise stated, this Campaign is not valid with other offers, privileges or promotions.

2.7. By participating in this Campaign and in addition to any other consent a Qualified Customer has already provided to UOB and any right of UOB under applicable laws, each Qualified Customer consents to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Campaign and to contact the Qualified Customer, including by voice call or text message.



2.8. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce or enjoy the benefit of any term of these Terms and Conditions.

2.9. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all customers who participate in the Campaign shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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