



**TERMS AND CONDITIONS FOR 10% CASHBACK ON UOB CASHPLUS VISA CARD  
(1 JANUARY 2026 – 31 DECEMBER 2026)**

**1. Promotion**

- 1.1. This “10% Cashback” on UOB CashPlus Visa Card (“**Promotion**”) is valid from 1 January 2026 – 31 December 2026, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.2. This Promotion is only open to holders of a UOB CashPlus Visa Card whose UOB CashPlus Visa Card and UOB CashPlus account is in good standing at all times as determined by UOB at its absolute discretion.
- 1.3. To participate in this Promotion, you must make Eligible Transactions on your UOB CashPlus Visa Card in any calendar month during the Promotion Period.
- 1.4. For the purposes of this Promotion:
  - 1.4.1. “**Eligible Transactions**” refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB CashPlus Visa Card and posted on UOB’s systems but shall exclude the Excluded Transactions.
  - 1.4.2. “**Excluded Transactions**” means transactions in respect of the following:
    - (a) any late payment charges or interest charges on your UOB CashPlus Visa Card or your UOB CashPlus account;
    - (b) any fees payable to UOB (or any other third party) for transfer of any debit balance on any other credit card to your UOB CashPlus Visa Card;
    - (c) any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by UOB from time to time;
    - (d) balance and/or funds transfers to or from the UOB CashPlus account;
    - (e) any transaction that is subsequently cancelled, voided or reversed for any reason; (f) any top-ups made for any pre-paid card or account; and
    - (g) any other transactions as may be prescribed by UOB from time to time.
  - 1.4.3. “**UOB**” means United Overseas Bank Limited.



## 2. **Cashback**

- 2.1. If you have satisfied all of the conditions in Clause 1.3 above, you shall be eligible to receive an additional 10% Cashback on the total value of the Eligible Transactions incurred in the relevant calendar month during the Promotion Period (the "**Cashback**").
- 2.2. The Cashback, when aggregated with the prevailing Cashback applicable to your UOB CashPlus Visa Card under the UOB CashPlus Visa Cashback Program, shall be capped at S\$50 per calendar month.
- 2.3. If you are eligible to receive the Cashback in this Promotion, the Cashback will be directly credited to your UOB CashPlus account by the following calendar month. The Cashback will be used to offset your balance in your UOB CashPlus account in the following month.
- 2.4. The Cashback is not exchangeable for cash, credit or kind, in full or in part. No refund or exchange or transfer of the Cashback is allowed.
- 2.5. UOB may substitute the Cashback with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

## 3. **General**

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 the redemption or usage of the Cashback 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, 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. If UOB determines that you are ineligible to participate in this Promotion or to receive the Cashback, 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.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, the UOB CashPlus Visa Cashback Program 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.

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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. 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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. 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.
10. 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.