



**TERMS AND CONDITIONS FOR
UOB CASHPLUS S\$150 CASH REBATE PROMOTION
(18 DECEMBER 2022 to 17 FEBRUARY 2023)**

1. Promotion

- 1.1. This UOB CashPlus S\$150 Cash Rebate Promotion (the “**Promotion**”) is valid from 18 December 2022 to 17 February 2023, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3. This Promotion is only open to selected United Overseas Bank Limited (“**UOB**”) CashPlus account holders who have received an invite (whether via SMS, eDM or otherwise) from UOB to participate in this Promotion (the “**Invite**”).

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

- (a) you must be an account holder of a UOB CashPlus account in Singapore and you have received an Invite from UOB;
- (b) you must successfully register to participate in this Promotion by sending an SMS in the format “**CP150<space>last 4 characters of NRIC/Passport<space>Date of Birth in DDMMYY**” to 77862 using your registered Singapore mobile number in UOB’s record within the Promotion Period (the “**SMS Registration**”); and

For example, if your NRIC is S1234567A and Date of Birth is 31 July 1990:

CP150 567A 310790

- (c) you must successfully charge and drawdown an aggregate of at least S\$5,000 worth of Eligible Transactions on your UOB CashPlus account during the Promotion Period (the “**Minimum Spend**”).
- 1.5. For the purpose of this Promotion:
- (a) “**Eligible Transactions**” refers to all transactions that successfully drawdown on the credit limit of your UOB CashPlus account (including cash withdrawal via automated teller machine, cheque issuance, funds transfer via UOB personal internet banking and local and overseas transactions using UOB CashPlus Visa Card).
- (b) “**Excluded Transactions**” refers to balance transfer, personal loan instalment payments, late charges, annual fees and finance charges.
- 1.6. For the avoidance of doubt:
- (a) UOB reserves the right at any time to amend the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.

- (b) You are only entitled to register once to participate in this Promotion. Any incomplete or inaccurate SMS registration which is not performed in accordance with the Terms, will not be considered and consequently be disqualified.

2. **Cash Rebate**

- 2.1. If you are among the first 400 participants to satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive a one-time cash rebate of S\$150 (the “**Cash Rebate**”) under this Promotion.
- 2.2. If you are eligible to receive the Cash Rebate, the Cash Rebate will be credited directly into your UOB CashPlus account on or before 15 May 2023 (or such other date as may be determined by UOB in its sole discretion).
- 2.3. The Cash Rebate can only be used to offset against payments for future transactions charged to your UOB CashPlus account. It cannot be used to offset payments such as annual fees, late payment charges, bank fees or any other outstanding balances.
- 2.4. You are only entitled to receive the Cash Rebate once under this Promotion.
- 2.5. The Cash Rebate is awarded on a first-come-first-served basis and is subject to availability. UOB shall not be required to update any participant on the availability of the Cash Rebate under this Promotion.
- 2.6. The Cash Rebate is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the Cash Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7. For the avoidance of doubt, your UOB CashPlus account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB CashPlus account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Rebate is credited into your UOB CashPlus account, the Cash Rebate shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.8. You shall continue to be liable for all prevailing UOB CashPlus fees and charges.

3. **General**

- 3.1. 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.

- 3.2. 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 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.
- 3.3. 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.
- 3.4. 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 such 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.
- 3.5. The Terms shall be read in conjunction with the prevailing terms and conditions governing UOB CashPlus 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.
- 3.6. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with 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 of Singapore 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.

Updated as at 1 December 2022

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