

Terms and Conditions governing UOB Debt Consolidation Plan Cash Rebate Promotion (15 October 2019 – 31 December 2019)

1. Definitions

- 1.1 “**Cash Rebate**” means the cash rebate (as set out under Clause 3.1) to be credited into the Eligible Customer’s complementary UOB Visa Platinum Card.
- 1.2 “**Eligible Customers**” means customers who have fulfilled the conditions under Clause 2.1 below.
- 1.3 “**Promotion**” refers to the “*UOB Debt Consolidation Plan Cash Rebate Promotion (15 October 2019 – 31 December 2019)*” promotion.
- 1.4 “**Promotion Period**” means the period from 15 October 2019 – 31 December 2019, both dates inclusive.
- 1.5 “**UOB**” means United Overseas Bank Limited.

2. Eligibility

2.1 To be eligible for this Promotion, you will need to:

- (a) Be one of the first 1000 individual customers to submit your application for a UOB Debt Consolidation Plan within the Promotion Period and have the application approved by 31 January 2020; AND
- (b) Apply for a minimum loan amount of S\$60,000 via the UOB Debt Consolidation Plan.

UOB has the absolute discretion at any time and without having to give any reason, to determine your eligibility to participate in the Promotion.

3. Cash Rebate

3.1 Each Eligible Customer will receive a **one-time (1) Cash Rebate**. The Cash Rebate is limited to the first 1000 Eligible Customers who meet the conditions in Clause 2.1 above. The amount of Cash Rebate each Eligible Customer receives is as follows:

Loan Tenure	Cash Rebate
1 – 6 Years	S\$200
7 – 8 Years	S\$500

- 3.2 The Cash Rebate will be credited, by 28 February 2020 into the Eligible Customer's complementary UOB Visa Platinum Card.
- 3.3 The Cash Rebate will not be credited to the Eligible Customer's complementary UOB Visa Platinum Card or any other account of the Eligible Customer if the Debt Consolidation Loan account is terminated on or before 28 February 2020.
- 3.4 The Cash Rebate is neither transferrable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace the Cash Rebate with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 3.5 If you have received the Cash Rebate and subsequently cancel your UOB Debt Consolidation Plan or make premature repayments (partial or full) to the Debt Consolidation Loan account within 12 months from the date of approval of the UOB Debt Consolidation Loan application, you are required to refund UOB the full rebate amount.
- 3.6 If you are discovered to be ineligible or not entitled to participate in this Promotion, UOB reserves the right to, without prior notice or having to give any reason and without any liability on the part of UOB to any persons, forfeit/reclaim the Cash Credit. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Cash Rebate. Without prejudice to the foregoing rights, UOB shall also be entitled to claim from you a reimbursement for the value of the Cash Rebate through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of your accounts with UOB or otherwise.

4. General

- 4.1 UOB's prevailing UOB Cardmembers Agreement ("Standard Terms") will continue to apply and be binding on you. In the event of any conflict or inconsistency between the terms and conditions herein and the Standard Terms in respect of the Promotion, the terms and conditions herein shall prevail only to the extent of matters relating to this Promotion.
- 4.2 In the event of any inconsistency between the terms and conditions herein and any brochure, marketing or materials relating to this Promotion, the terms and conditions herein shall prevail.
- 4.3 UOB's decision on all matters relating to or in connection with this Promotion shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.
- 4.4 Participation in this Promotion is subject to the terms and conditions stated herein and UOB may, at its discretion, vary, amend, delete or add on to any of the terms and conditions herein, including, but not limited to, varying the Promotion Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any persons. You shall be bound by these variations, amendments, deletions or additions.
- 4.5 UOB shall not be responsible for (i) any failure or delay in transmission of application by postal or telecommunication authorities which may result in application being omitted during the Promotion Period; (ii) any late posting of the application and thereby affecting your eligibility for this Promotion;

or (iii) for any breakdown or malfunction in any computer system or equipment.

- 4.6 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 is independent and beyond the control of UOB. UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by you. 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.
- 4.7 While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty, whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
- 4.8 A person who is not a party to the terms and conditions and/or any agreement governed by the terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
- 4.9 The terms and conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.