UNITED OVERSEAS BANK LIMITED ("UOB") PERSONAL LOAN S$1000 CASH REBATE PROMOTION ("PROMOTION") TERMS AND CONDITIONS ("TERMS AND CONDITIONS")

1. This Promotion is valid from 25 March 2021 till 31 March 2021, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

2. All applications applied before and/or after the specified Promotion Period, will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. **Promotion**

3.1) Eligibility conditions for S$900 cash rebate

If you satisfy all of the conditions in this paragraph 3.1, you shall be eligible to receive a one-time S$900 cash rebate:

a) you must be an existing UOB Credit Card or UOB CashPlus account holder or a new-to-UOB Credit Card or UOB CashPlus account holder;

b) if you are a new-to-UOB Credit Card or CashPlus customer, you must successfully apply online for a new UOB Credit Card or CashPlus account during the Promotion Period;

c) you must apply online for a new UOB Personal Loan on your UOB Credit Card account or your UOB CashPlus account during the Promotion Period (the "**UOB Personal Loan Application**"); and

d) your UOB Personal Loan Application must be approved by UOB during the Promotion Period and the approved loan amount under your UOB Personal Loan Application must be at least:

(i) S$30,000 (the "**Minimum Loan Amount**"); and
(ii) the approved loan tenor under your UOB Personal Loan Application must be either 36, 48 or 60-months.

For avoidance of doubt, the Minimum Loan Amount of $30,000 can be combined across applications for Credit Card Personal Loan and CashPlus Personal Loan submitted to UOB on the **same day**.

3.2) Eligibility conditions for an additional S$100 cash rebate on top of the S$900 cash rebate stated in paragraph 3.1

If you are a new-to-UOB CashPlus customer who did not hold a UOB CashPlus account within the 6-month period prior to the UOB CashPlus application submitted pursuant to paragraph 3.1(b) above and you satisfy all of the requirements in paragraph 3.1 above, you shall be eligible to receive an additional one-time S$100 cash rebate on top of the S$900 cash rebate awarded under paragraph 3.1 above.

Illustration on cash rebate (purely for illustration purposes only)

Tenor (months)	Approved loan amount	New/Existing UOB Credit Card and Existing UOB CashPlus	New UOB CashPlus
36	S$30,000 and above	S$900 cash rebate	S$1,000 cash rebate
48			
60			

4. For the avoidance of doubt, you may submit more than one UOB Personal Loan Application pursuant to this Promotion to achieve the Minimum Loan Amount on an aggregated basis provided that the UOB Personal Loan Applications are submitted within the same day.

5. You shall only be eligible to receive the S$900 cash rebate and (where applicable) the additional S$100 cash rebate once, regardless of the number of accounts held by you.

6. The cash rebate will be credited within 3 months from the date of approval of your UOB Personal Loan Application into your CashPlus account or, as the case may be, your UOB Personal Loan account.

7. Your CashPlus account and/or your UOB Credit Card account must be validly existing, in good standing and conducted in a satisfactory manner at all times (as determined by UOB in its sole discretion) and must not be cancelled, suspended or terminated within 3 months after disbursement of the UOB Personal Loan approved pursuant to the UOB Personal Loan Application in order for you to be eligible to receive the cash rebate.

8. If you cancel your UOB Personal Loan approved under this Promotion within **12** months from the date of approval of your UOB Personal Loan Application or make pre-mature repayments (whether partial or full) on your UOB Personal Loan approved under this Promotion, UOB shall be entitled to reclaim the full amount of the cash rebate by debiting an amount equal to the value of the cash rebate from any of your accounts with UOB without prior notice or compensation. If the amounts standing to the credit of your accounts with UOB are insufficient to reimburse UOB,

you shall immediately reimburse UOB for the value of the cash rebate through such means as UOB may determine in its sole discretion.

9. 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.

10. UOB reserves the right to, without compensation and without prior notice or reason, debit the cash rebate from any of your accounts with UOB and/or forfeit the cash rebate if UOB determines that you are not eligible to participate in this Promotion or to receive the cash rebate. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed cash rebate.

11. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to determining whether you have met all the requirements of this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 relating to this Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.

12. These Terms and Conditions shall be read in conjunction with the prevailing UOB product terms that may be applicable or relevant in connection with this Promotion (including the UOB Credit Card Personal Loan Terms and Conditions, the UOB CashPlus Instant Personal Loan Terms and Conditions and the UOB CashPlus Agreement) (collectively, the "**Standard Terms**"). In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.

13. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Terms and Conditions shall prevail to the extent of such inconsistency.

14. Notwithstanding anything in the Terms and Conditions, UOB may, at any time and at its discretion terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason nor prior notice or assuming liability to any person, and all persons shall be bound by these amendments.

15. UOB shall 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 this Promotion.

16. This Promotion is not valid with any other privileges or promotions unless otherwise stated.

17. By participating in this Promotion, you are deemed to have consented to the collection, use and disclosure of your information (including personal data) by UOB, the organisers, sponsors, promoters, merchants, vendors and/or the respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.

18. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein and/or any such agreement.

19. These Terms and Conditions herein 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 Singapore.