

**UNITED OVERSEAS BANK LIMITED (“UOB”) PERSONAL LOAN PROCESSING FEE WAIVER PROMOTION (“PROMOTION”) TERMS AND CONDITIONS (“TERMS AND CONDITIONS”)**

1. This Promotion is valid from 1 July 2021 till 31 July 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions.
2. To participate in this Promotion:
  - 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 tenor under your UOB Personal Loan Application must be either 36, 48 or 60-months.

If you satisfy all of the conditions in paragraph 2 above, you shall be eligible to get the processing fee (equivalent to 1% of the loan amount) waived within one month from the loan approval date.

3. 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 premature repayments (whether partial or full) on your UOB Personal Loan approved under this Promotion, UOB shall be entitled to reclaim the full amount of such waived processing fee by debiting the relevant amount from any of your accounts with UOB without prior notice or compensation.
4. UOB reserves the right to, without compensation and without prior notice or reason, debit the processing fee from any of your accounts with UOB and/or forfeit the processing fee waiver if UOB determines that you are not eligible to participate in this Promotion or to receive the processing fee waiver. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed processing fee waiver.

5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. This Promotion is not valid with any other privileges or promotions unless otherwise stated.
11. By participating in this Promotion, you are deemed to have consented to the collection, use and disclosure of your 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.
12. 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.

13. The 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.