

**Terms and Conditions**  
**Introduce A Friend Programme**  
**(1 January 2024 to 31 December 2024)**

1. (i) The “*UOB Property Loans – Introduce A Friend Programme*” (“**Programme**”) is extended to all existing individual customers of United Overseas Bank Limited (“**UOB**”) who has at least one (1) banking product under his/her personal name with UOB (“**Introducers**”).
  - (ii) This Programme is not applicable to staff of UOB Group and is only applicable to selected interest rate packages (as may be determined by UOB in its absolute discretion from time to time). The term “*UOB Group*” refers to any of UOB’s branches, representative offices, affiliated, associated or related corporations whether in Singapore or elsewhere.
2. (i) An Introducer who fulfills all of the following conditions is entitled to receive only one (1) Reward (as described in Paragraph 3 below) per Referred Customer (as defined in Paragraph 2(iv) below) (“**Eligible Introducer**”):-
  - (a) that Introducer refers a Referred Customer to UOB during the period commencing from **1 January 2024 to 31 December 2024**, both dates inclusive (“**Programme Period**”):-
    - (1) in connection with any of the following referrals:-
      - (i) referrals for Term Loans which are secured against unencumbered private residential properties or commercial properties or HDB HomeLoans or Private Residential Property Home Loans or Commercial Property Loans; or
      - (ii) referrals for Australia Property Loans, London Property Loans, Malaysia Property Loans, Thailand Property Loans or Japan Property Loans which are to be financed by UOB in Singapore; or
      - (iii) referrals for refinancing of existing property loan(s) from another financial institution or financing purchase of new property only;

**AND**

- (2) the minimum loan size of such referral is at least:-
  - (i) S\$180,000.00 for HDB Home Loans;
  - (ii) S\$180,000.00 (or its equivalent amount in foreign currency if the loan is approved in other currencies) for Thailand Property Loans and Malaysia Property Loans respectively.
  - (iii) S\$300,000.00 for Private Residential Property Home Loans, Commercial Property Loans and Term Loans.
  - (iv) S\$400,000.00 (or its equivalent amount in foreign currency if the loan is approved in other currencies) for Australia Property Loans, London Property Loans and Japan Property Loans respectively.

**AND**

- (b) that Introducer:-
  - (1) has completed and submitted to UOB the [“\*UOB Property Loans – Introduce A Friend Programme\*” Form](#) (“**Referral Form**”) and such Referral Form is

received by UOB no later than **31 December 2024** and is in such form and substance prescribed by UOB; and

(2) has either:-

(i) where that Introducer is an existing holder of a credit card that was issued by UOB in Singapore in the name of such Introducer ("**Credit Card**") at the time of completion and submission of the Referral Form, inserted the last four (4) digits of his/her Credit Card number in such Referral Form **AND** that Introducer continues to remain a holder of that Credit Card described in the Referral Form at the time of issuance of the Reward;

**OR**

(ii) where that Introducer did not insert the last four digits of his/her Credit Card number in the Referral Form at the time of completion and submission of the Referral Form,:-

(a) agreed and consented in the Referral Form to UOB contacting him/her on an application for a Credit Card ("**Application**"); **AND**

(b) a Credit Card was issued to him/her during the Programme Period arising from the Application **AND** that Introducer continues to remain a holder of that Credit Card at the time of issuance of the Reward.

**AND**

(c) UOB's letter of offer in connection with that referral is accepted by the Referred Customer by **31 December 2024** and that Referred Customer has consented to UOB informing Introducer that Referred Customer has taken up a loan in connection with that referral; late submissions of any UOB's letter of offer in connection with that referral will not be entertained.

(ii) If the Introducer does not have a Credit Card at the time of submission of the completed Referral Form, such Introducer agrees and consents (or will be deemed to have agreed and consented) to be contacted by UOB, including by telephone and text or other multimedia messaging, on a Credit Card application, and such Introducer also consents to UOB's collection, use and/or disclosure of his/her personal data and/or information provided to UOB in connection with such application.

(iii) If an Introducer complies with all the conditions described under Paragraph 2(i)(a) to Paragraph 2(i)(c) above EXCEPT for the following:-

(a) he/she did not insert the last four digits of his/her Credit Card number in the Referral Form; and

(b) his/her Application was rejected by UOB and a Credit Card was not issued to that Introducer,

UOB may at its sole discretion decide to award a gift to that Introducer. The gift that UOB may decide to award shall be decided by UOB at their sole discretion.

(iv) For the purposes of this Programme, the term "**Referred Customer**" refers to an **individual who does not have any existing property loan with UOB and who is not represented by a property agent / mortgage broker and who has not received other benefits, online exclusive gifting,** rewards and/or administrative concessions from UOB on his/her property loan(s).

3. (i) The Reward that an Eligible Introducer is entitled to receive per Referred Customer will depend on the Loan Amount set out in UOB's Letter of Offer that was accepted by that Referred Customer and shall be as follows:-

Loan Amount set out in UOB's Letter of Offer that was accepted by the Referred Customer	Reward
< S\$1.0 million	S\$300.00 cash for spending through the applicable UOB Credit Card referred to in Paragraph 3(ii) below
S\$1.0 million to < S\$3.0 million	S\$750.00 cash for spending through the applicable UOB Credit Card referred to in Paragraph 3(ii) below
S\$3.0 million and above	S\$1,000.00 cash for spending through the applicable UOB Credit Card referred to in Paragraph 3(ii) below

- (ii) (a) The applicable Reward which an Eligible Introducer is entitled to receive will be credited *by such date as shall be decided by UOB at its discretion* into the Credit Card account of that Eligible Introducer that was either:-
- (1) described by the Eligible Introducer in the Referral Form referred to in Paragraph 2(i)(b)(2)(i) above; or
  - (2) issued to the Eligible Introducer pursuant to Paragraph 2(i)(b)(2)(ii) above.
- (b) For the avoidance of doubt, the Credit Card into which Reward is to be credited into must be issued by UOB in Singapore and in the name of the Eligible Introducer.
- (iii) If the Credit Card or the Credit Card account is terminated or suspended for any reason whatsoever prior to or at the time the Reward is to be issued to the Eligible Introducer or if any information provided is incomplete or inaccurate, the Eligible Introducer shall not be entitled to the Reward and UOB shall not be required to provide the Reward, pay any compensation to the Eligible Introducer, provide any prior notice or give any reason and UOB shall not be liable to any party arising from UOB exercising its rights hereunder. No appeal or correspondence will be entertained.
4. (i) For the avoidance of doubt, a referral is not considered successful and the Eligible Introducer is not eligible for the Reward if any of the Eligible Introducer's accounts with UOB including, but not limited to, savings or current/ cheque accounts or card accounts, are suspended, cancelled or terminated for any reason whatsoever prior to or at the time of issuance of the Reward. Introducer will not be informed if any of his/her referral is not successful.
- (ii) If more than one Introducer successfully refers the same Referred Customer to UOB, UOB shall have the discretion regarding the recipient of the applicable Reward.
- (iii) Each Reward is non-transferable and cannot be exchanged for cash, credit, other gifts or kind, whatsoever. UOB reserves the right to substitute any of the Rewards with a similar reward of equivalent or similar value; or to suspend or withdraw any rewards, at any time and from time to time without prior notice or giving any reason or being liable to any person.
- (iv) By completing and submitting the Referral Form, the Introducer irrevocably, amongst others,-

- (a) agrees and consents to UOB collecting, using and disclosing the Introducer's name and particulars to the person(s) whom the Introducer has introduced; and
  - (b) confirms that he/she has informed the Referred Customer that the Introducer will be given the applicable Reward by UOB if the Introducer is eligible for such Reward pursuant to these terms and conditions of this Programme.
- (v) The total number of successful referrals can be accumulated. There is no limit to the number of referrals that an Introducer can make during the Programme Period.
- (vi) Introducers cannot refer themselves to receive the Rewards under this Programme.
- (vii) UOB shall not be responsible or liable:-
- (a) for any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under the terms and conditions of this Programme, due directly or indirectly to the failure any machine or communication or computer system, industrial dispute, war, Act of God, or anything outside the control of UOB;
  - (b) for any notice or communication or Referral Form, application form or Redemption Letter which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected or which UOB or, where applicable, the Eligible Introducer does not receive; or
  - (c) for any breakdown or malfunction in any computer system or equipment.
- (viii)(a) Before the Introducer submits to UOB the personal details of Referred Customer and person(s) to whom the Introducer wishes to introduce/refer to UOB, the Introducer must:-
- (1) ensure that each such Referred Customer and person(s) has since consented and agreed to the Introducer referring him/her to UOB and disclosing the personal details of each such Referred Customer and person(s) to UOB and the Introducer must also inform each such Referred Customer and person(s) of the purpose for the disclosure (i.e. the purpose is to use such Referred Customer's and person(s)' personal details by providing it to UOB for the promotion of UOB Property Loans); and
  - (2) have informed, and obtained the prior consent and agreement of, each such Referred Customer and person(s) to UOB using, collecting, obtaining and disclosing such Referred Customer and person(s) contact details and Personal Data in order for UOB to contact such person(s) through such modes as shall be acceptable to UOB in order to promote UOB Property Loans.
- and the Introducer is responsible for obtaining such consents and agreement.
- (b) By providing Personal Data relating to a third party to UOB, the Introducer represents and warrants that the consent of that third party has been obtained for the collection, use and disclosure of the Personal Data for the purposes of contacting the third party in connection with property loan purposes. The term "**Personal Data**" refers to any data about an individual who can be identified from that data such as the third party's name, NRIC, passport or other identification number, telephone numbers, address, email address and any other information relating to individuals, which the Introducer has provided to UOB.
- (ix) UOB reserves the right not to contact the Referred Customer for any reason whatsoever and UOB shall not be liable for any compensation to the Introducer or any other party if UOB exercises its right not to contact the Referred Customer, or if

the Referred Customer is not eligible for any loan under this Programme or whatsoever thereby resulting in the Introducer not being eligible for the Rewards offered under this Programme. All loan applications are subject to approval and acceptance by UOB at its discretion. UOB shall not be required to give any reason for or prior notice of any rejection of any loan application or if UOB does not wish to contract any Referred Customer for any reason whatsoever and UOB shall not be liable or responsible for any rejection of any loan application for any reason whatsoever or if UOB does not wish to contract any Referred Customer for any reason whatsoever.

(x) If:-

- (a) an Introducer or an Eligible Introducer is subsequently discovered to be ineligible, not entitled or disqualified to participate in this Programme or to receive the Reward; or
- (b) in the event that UOB awards an Eligible Introducer with a Reward that is worth more than what that Eligible Introducer is entitled to; or
- (c) any other situation that UOB deems fit at its discretion has occurred,

UOB is entitled at its discretion, and at any time without liability or prior notice or having to give any reason:-

- (1) to forfeit any Reward awarded or to be awarded; or
- (2) to reclaim the Reward or, where applicable, the excess value of the Reward through such modes and methods as UOB may so decide at its discretion (including, but not limited to, debiting the entire value of such Reward from any account that the Eligible Introducer has with UOB);
- (3) if the Reward has already been awarded and utilised, reclaim the value of the Reward or where applicable, the excess value of the Reward awarded through such modes and methods as UOB may so decide at its discretion (including, but not limited to, debiting the entire value of such Reward awarded and utilised from any account that the Eligible Introducer has with UOB),

and the Introducer and the Eligible Introducer shall not be entitled to any compensation or payment whatsoever. Any Eligible Introducer whose Reward has been forfeited, reclaimed, revoked or suspended or has become null and void shall not be entitled to a replacement reward or any payment or compensation notwithstanding non-receipt of the Reward. UOB shall not be liable to any party for exercising its rights hereunder.

(xi) Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time and without having to give any prior notice or any reason or being liable to any person whatsoever, to determine the eligibility of any Introducer to participate in this Programme and the eligibility of any Eligible Introducer and whether such Eligible Introducer is eligible for the Reward and shall not be obliged to give any reason whatsoever.

(xii) Notwithstanding anything to the contrary, UOB reserves the right to terminate or withdraw this Programme or to make any changes or amendments or deletions to the terms and conditions governing this Programme including, but not limited to, revising the criteria in order to be an Introducer or an Eligible Introducer, at any point in time without prior notification and without giving any reasons or assuming any liability to any person and all persons shall be bound by these amendments. UOB shall not be obliged to enter into any correspondence with any person on any matter concerning this Programme and no payment, appeal or claims will be entertained.

- (xii) UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Programme, including, but not limited to, the determination of whether an Introducer or an Eligible Introducer has met all the requirements of this Programme. UOB's decision on all matters relating to or in connection with this Programme, including, but without limitation to, the time of receipt of the Referral Form by UOB, the time as to when the applicable letter offers are accepted by the Referred Customer are at its discretion and shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained or paid. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any persons on any matter concerning this Programme and no appeal, correspondence, payment or claims will be entertained.
- (xiv) While all information provided herein is believed to be correct and reliable at the time of posting online or publishing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- (xv) By participating in this Programme, the Introducer agrees to comply with the terms and conditions of this Programme and terms and conditions of the prevailing UOB Cardmember Agreement. In the event of any inconsistency between:-
- (a) the terms and conditions of this Programme and the prevailing UOB Cardmember Agreement, the terms and conditions of this Programme shall prevail in connection with such inconsistency; and
  - (b) the terms and conditions of this Programme herein and any advertising, promotional, publicity and other materials relating to or in connection with this Programme, the terms and conditions of this Programme herein shall prevail.
- (xvi) A person who is not a party to the terms and conditions of this Programme or any agreement governed by the terms and conditions of this Programme herein shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any such terms or such agreement.
- (xvii) The terms and conditions of this Programme shall be governed by the laws of Singapore, and all Introducers who participate in this Programme shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- (xviii) Except where the context otherwise requires, words denoting the singular include the plural and vice versa.