

TERMS AND CONDITIONS GOVERNING THE “UOB-SPC JAN – FEB 2021 CASH REBATE” PROMOTION

1 Definitions

- 1.1 **“Bank”** or **“UOB”** means United Overseas Bank Limited.
- 1.2 **“Eligible Cardmembers”** means all Principal Cardmembers and Supplementary Cardmembers holding a personal UOB debit or credit card issued in Singapore (collectively referred to as **“Cards”** and each a **“Card”**) which is valid, subsisting, in good standing and satisfactorily conducted, as determined by UOB at its discretion. For avoidance of doubt, all commercial and business debit and credit cards are excluded from this Promotion.
- 1.4. **“Eligible Transaction”** means a retail transaction with a minimum value of \$75nett for the purchase of goods and/or services at SPC service stations in Singapore which is successfully carried out and charged in Singapore Dollars to Eligible Cardmember’s Card account during the Promotion Period and is successfully captured/ posted in UOB’s systems under the merchant category code 5541 during the Promotion Period. Eligible Transactions exclude transactions for payments under Instalment Payment Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees and other financial charges imposed by UOB, transactions which were subsequently cancelled, voided or reversed for any reason and such other transactions as may be excluded from UOB time to time.
- 1.5. **“Promotion”** refers to this UOB-SPC Jan - Feb 2021 Cash Rebate Promotion.
- 1.6. **“Promotion Period”** means the period commencing from 0000hrs on 6 January 2021 to 2359hrs on 28 February 2021 (both dates inclusive).
- 1.7. **“SPC”** means Singapore Petroleum Company Limited.

2. Promotion

- 2.1 The Promotion is open to all Eligible Cardmembers subject to the terms and conditions herein.
- 2.2 Subject to the fulfilment of the conditions set out below, Eligible Cardmembers shall be entitled to redeem a S\$10 cash rebate per qualifying month (the **“Cash Rebate”**).

3. Eligibility

- 3.1 The following persons are not eligible for the Promotion:
- (a) Eligible Cardmembers whose UOB credit and/or debit accounts is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime during the Promotion Period;
 - (b) Persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - (c) Persons whose UOB credit and/or debit card accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB in

its absolute discretion as being delinquent or unsatisfactorily conducted for any reason as may be determined by UOB at its discretion.

- 3.2 UOB reserves the right to determine at its discretion the eligibility of cardmembers and/or persons for this Promotion. The decisions of UOB on all such matters relating to the eligibility of any such cardmembers and/or persons are final, conclusive and binding, and UOB is not obliged to give any reason or prior notice.

4. Cash Rebate Eligibility

- 4.1 Eligible Cardmembers are required to register via SMS in the following manner to participate in this Promotion:

SMS UOBSPC<space>DOB<space>Last 4 characters of NRIC to 77862
e.g. UOBSPC DDMMYY 567A

- 4.2 The Cash Rebate shall be awarded to Eligible Cardmembers who charge three (3) or more Eligible Transactions during the qualifying period.

Qualifying Period: 6 January to 28 February 2021

- 4.3 For avoidance of doubt, each Eligible Cardmember shall only be awarded a maximum of 1 Cash Rebate during the entire qualifying period.

- 4.4 The awarding of the Cash Rebate shall be limited to the first 2000 awards per month on a first come first served basis. Awarding of cash rebates will be completed by 30 April 2021.

- 4.5 UOB reserves the right to vary or substitute the Cash Rebate with other items of similar or equal value at any time without having to give any notice or provide any explanation.

5 General

- 5.1 The prevailing terms and conditions under the prevailing UOB Cardmember Agreement and UOB Debit Cardmember Agreement (the "**Standard Terms**") will continue to apply and be binding on the Eligible Cardmembers. Please visit uob.com.sg for the UOB Singapore Standard Terms. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail insofar as it relates to the Promotion.

- 5.2 In the event of any inconsistency or discrepancies between these terms and conditions and any advertising, promotional, publicity, brochure, marketing or promotional material relating to or in connection with the Promotion, these terms and conditions will prevail.

- 5.3 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Cash Rebate, UOB reserves the right to forfeit/reclaim the Cash Rebate at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its absolute discretion.

- 5.4 UOB shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. UOB shall not at any time be held liable for any loss, injury, damage, or harm suffered as a result of availing the products and/or services.
- 5.5 UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods and services offered in the Promotion. UOB is not an agent of the manufacturer, merchants and/or suppliers. Any dispute about the quality or service standard must be resolved directly with the respective manufacturer, merchants and/or suppliers.
- 5.6 UOB assumes no liability or responsibility for any defects, quality, merchantability, the fitness or any other aspect of the goods or services offered or the acts or defaults of the manufacturer, merchant and/or suppliers of the goods and services offered or for any injury, loss or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of or in connection with the Promotion, including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion or arising from or in connection with the Promotion, howsoever arising.
- 5.7 UOB reserves the right at its reasonable discretion to unilaterally terminate the Promotion or vary, delete or add to any of these Terms and Conditions from time to time. In any even of any inconsistency between these Terms & Conditions any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions shall prevail.
- 5.8 While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 5.9 The Terms and Conditions are governed by the laws of Singapore, and all participants shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 5.10 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.