

## UOB Card(s) Activation Promotion Terms and Conditions (“Terms and Conditions”)

### 1. Promotion

- 1.1 This UOB Card(s) Activation Promotion (“**Promotion**”) is only valid during the period from 12 January 2023 to 31 December 2023 (both dates inclusive) (“**Promotion Period**”). By participating in this Promotion, you hereby agree to be bound by the terms and conditions of this Promotion as set out herein (the “**Terms**”).
- 1.2 This Promotion is only open to individuals who are principal holders of a valid and existing United Overseas Bank Limited (“**UOB**”) credit card which is issued in Singapore (“**UOB Card**”) and that individual must:
- (i) not have activated his/her UOB Card prior to the commencement of the Promotion Period;  
**and**
  - (ii) have received an invitation from UOB (whether via SMS or electronic direct mail) to participate in this Promotion (the “**Invite**”).
- 1.3 If you are amongst the **first 500** eligible participants of this Promotion to activate your UOB Card by the date stipulated in your Invite, you shall be eligible to receive a one-time S\$20 cash credit (the “**Gift**”).

### 2. Gift

- 2.1 You are only eligible to receive the Gift once in this Promotion, regardless of the number of UOB Cards activated during the Promotion Period.
- 2.2 Gifts are awarded on a first-come-first served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the availability of the Gift.
- 2.3 If you are eligible to receive the Gift, the Gift will be credited into your UOB Card account and reflected on your UOB Card statement by 31 December 2022 (or such other date as UOB may determine in its sole discretion) subject to your UOB Card being valid and in good standing at the time of crediting of the Gift. The Gift may only be used to offset your subsequent UOB Card bill and cannot be withdrawn from your UOB Card account in cash.
- 2.4 The Gift 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 Gift with another item of similar value without giving any reason or prior notice or assuming any liability to any person. No reservation, refund or exchange of the Gift is permitted. No payment or compensation whether in cash, credit or kind shall be made for any lost or stolen Gift.

### 3. General

- 3.1 The following persons shall not be eligible to participate in the Promotion:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

- (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 UOB will 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 the redemption or usage of the Gift or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 3.3 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding 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 or decision relating to the Promotion.
- 3.4 If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.
- 3.5 The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third

parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.

- 3.9 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 3.10 The Terms 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 the Republic of Singapore.