

UOB Absolute Cashback Card – Welcome Bonus 10% Cashback Promotion (the “Promotion”) Terms and Conditions

1. **Promotion**
 - 1.1 The Promotion is only valid from 1 April to 30 April 2023 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
 - 1.2 To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must successfully submit an application to apply a new UOB Absolute Cashback American Express® Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (the “**Eligible Card**”) as the principal cardholder for during the Promotion Period (the “**Application**”);
 - (b) you must be a new-to-UOB credit card customer at the date of your Application and you must not have held a UOB credit card as a principal cardholder within the 6-month period prior to the commencement to 1 April 2023;
 - (c) your Application must be approved by UOB during the Promotion Period; and
 - (d) you must successfully charge at least one Transaction (as defined below) of any amount to your Eligible Card account within thirty (30) days from the date on which your Application is approved.
 - 1.3 UOB has the right at its discretion to approve or decline any Application and UOB shall not be required to give any reason or prior notice on any matter concerning such Application or be liable to any person.
 - 1.4 UOB shall not be liable in any way for any delays in the processing of your Application or the receipt or non-receipt your Eligible Card.
 - 1.5 For the purposes of this Promotion:
 - (a) “**Transactions**” shall have the meaning prescribed to it under the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).
 - (b) All Transactions successfully charged by a supplementary holder of an Eligible Card during the Promotion Period will be counted towards the calculation of the Qualifying Spend for the principal holder of that Eligible Card during the Promotion Period.
 - (c) All Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB’s prevailing exchange rate and the Singapore dollar amount posted on UOB’s system will be used for the purposes of computing the Qualifying Spend under this Promotion.

2. Bonus Rebate

2.1 If you satisfy all the requirements in these Terms, you shall be eligible to receive a cash rebate of 10% (equivalent to S\$100) on the first S\$1,000 worth of Transactions successfully charged to your Eligible Card within thirty (30) days from date on which your Application is approved. The cash rebate will consist of:

- (a) a one-time bonus cash rebate of up to 9.7% on Transactions successfully charged to your Eligible Card (the “**Bonus Rebate**”) as listed on the table below; and

Type of spend	BASE cashback	BONUS cashback
Grab mobile wallet top up transactions	0.3%	9.7%
All other eligible spend	1.7%	8.3%

- (b) the base cashback of 1.7% on Transactions successfully charged to your Eligible Card and awarded in accordance with the prevailing [Terms and Conditions Governing the UOB Absolute Cashback Card](#).

2.2 The maximum Bonus Rebate amount that you may earn is capped at S\$97.

2.3 If you are eligible to receive the Bonus Rebate in this Promotion, the Bonus Rebate amount credited into your Eligible Card account by 31 July 2023 (or such other date as UOB may determine in its sole discretion).

2.4 The Bonus Rebate amount credited will be used to automatically offset the billed amount for your Eligible Card account in your next statement month. The Bonus Rebate cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.

2.5 No advance or expedited crediting of the Bonus Rebate will be allowed.

2.6 The Bonus Rebate is strictly non-transferable, non-assignable and non-exchangeable.

2.7 UOB may substitute the Bonus Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

2.8 Your Eligible Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever within six (6) months of the Eligible Card account opening date, UOB shall forfeit the Bonus Rebate if the Bonus Rebate has not been credited into your Eligible Card account, or reclaim the Bonus Rebate, or charge to and debit an amount equal to the value of the Bonus Rebate 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 Bonus Rebate through such means as UOB may determine in its sole discretion

3. General

3.1 The following persons shall not be eligible to participate in the Promotion:

- a. individuals who are not principal cardholders of an Eligible Card;
- b. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- c. 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;
- d. 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
- e. 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 Bonus Rebate 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 or Eligible Card, 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 Bonus Rebate, UOB may in its sole discretion forfeit the Bonus Rebate, reclaim the Bonus Rebate or charge to and debit an amount equal to the value of the Bonus Rebate 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 Bonus Rebate 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, the Terms and Conditions Governing the UOB Absolute Cashback Card 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.

American Express is a trademark of American Express. The UOB Absolute Cashback American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express.

United Overseas Bank Limited Co. Reg. No.193500026Z

Updated 1 April 2023