

**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) BILL PAYMENT PROMOTION (1 OCTOBER TO 31 DECEMBER 2021) (“PROMOTION”)**

1. This Promotion is only valid from 1 October 2021 to 31 December 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. To participate in the Promotion:
  - a. you must be an existing principal or supplementary holder of a Card, which is valid and satisfactorily conducted at all times (as determined by UOB in its sole discretion);
  - b. you must not have made any prior Transaction prior to the commencement of the Promotion Period;
  - c. you must have successfully registered to participate in this Promotion during the Promotion Period by sending an SMS using your registered Singapore mobile number with UOB to 77862 in the following format: “**RBP**<space>**last 4 alpha-numeric characters of NRIC/passport** (e.g. RBP 123A); and
  - d. you must successfully charge a Transaction with the same Selected Merchant to your same Card account in each month for a period of 3 consecutive months, whereby the first such Transaction must be successfully charged to your Card account during the Promotion Period and all 3 consecutive Transactions must be successfully charged to your same Card account by 28 February 2022.
3. For the purposes of this Promotion:
  - a. “**Card**” means any Visa, MasterCard and American Express credit card or debit card issued by UOB in Singapore which is valid and in good standing (as determined by UOB in its sole discretion), but does not include any UOB Union Pay card, JCB card, Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.
  - b. “**UOB Lady’s Card**” means any of the following Cards: UOB Lady’s Classic Card; UOB Lady’s Platinum Card; UOB Lady’s Solitaire Card; and UOB Lady’s Solitaire Metal Card issued by UOB in Singapore.
  - c. “**UOB PRVI Miles Mastercard**” means UOB PRVI Miles World Mastercard Card issued by UOB in Singapore.
  - d. “**Transaction**” refers to a bill payment transaction made with any of the Selected Merchants that is successfully charged and posted to your Card account. Payment made using your Card via AXS or SAM will not constitute a Transaction for the purposes of this Promotion.
  - e. “**Selected Merchants**” refers to the merchants listed in the table below and “**Selected Merchant**” means any one of them:

<b>Utilities</b>	Diamond Energy Merchants Pte Ltd, Geneco by Seraya Energy, Keppel Electric Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd, Sunseap Energy Pte Ltd, Union Power Pte Ltd and Tuas Power Supply Pte Ltd.
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<b>Telcos</b>	M1, Singtel, Starhub, Circles.Life, GOMO, Giga, Redone, TPG Mobile, Vivifi, My Republic
<b>Insurance</b>	Prudential, UOI, AXA, Aviva, AIG, Manulife, Great Eastern, Tokio Marine, CHUBB, Singlife
<b>Town Councils</b>	Aljunied-Hougang Town Council, Ang Mo Kio Town Council, Bishan Toa Payoh Town Council, Chua Chu Kang Town Council, East Coast-Feng Shan Town Council, Holland-Bukit Panjang Town Council, Jalan Besar Town Council, Jurong-Clementi Town Council, Marine Parade Town Council, Marsiling-Yew Tee Town Council, Nee Soon Town Council, Pasir Ris-Punggol Town Council, Sembawang Town Council, Sengkang Town Council, Tampines Town Council, Tanjong Pagar Town Council, West Coast Town Council
<b>Media</b>	Singapore Press Holdings, New York Times, Wall Street Journal, Financial Times, The Economist, National Geographic, Storytel
<b>Entertainment</b>	Netflix, Apple iTunes, Viu Sg, Disney Plus, Hulu, Audible, Spotify
<b>Fitness</b>	Anytime Fitness, Fitness First, Pure Fitness, Pure Yoga, Virgin Active, F45, True Fitness, ClassPass, True Yoga, Zumba Fitness, Platinum Yoga, Platinum Fitness, Gold's Gym, GYMMBOXX, ActiveSG

4. This Promotion is solely offered and sponsored by UOB. The Selected Merchants listed above have no agreement or affiliation with, and have not authorized or endorsed UOB in relation to this Promotion. All queries relating to the Promotion should be directed to UOB.
5. If you are among the first 4,000 participants in this Promotion to fulfill all of the conditions in Clause 2 above (the "**First 4000**"), you shall be eligible to receive a one-time S\$20 cash rebate ("**S\$20 UOB Card Rebate**").
6. If you fulfill all of the conditions in Clause 2 above and your Transactions were charged to your UOB Lady's Card or UOB PRVI Miles Mastercard pursuant to Clause 2(d) above, you shall be eligible to receive a one-time S\$10 cash rebate (the "**S\$10 Lady's/PRVI Rebate**", and together with the S\$20 UOB Card Rebate, the "**Rebate**").
7. The maximum Rebate amount that you may receive in this Promotion is capped at S\$30.
8. In other words:
  - if you satisfy the requirements under both Clause 5 and 6 above, you shall be eligible to receive both the S\$20 UOB Card Rebate and the S\$10 Lady's/PRVI Rebate; and
  - if you only satisfy the requirements under Clause 6 above but not Clause 5 above (i.e. you are not amongst the First 4,000), you shall only be eligible to receive the S\$10 Lady's/PRVI Rebate; and
  - if you satisfy the requirements under Clause 5 above (i.e. you are amongst the First 4,000) but not Clause 6 above (i.e. the Transactions charged pursuant to Clause 2(d) were not charged to your UOB Lady's Card or UOB PRVI Miles Mastercard), you shall only be eligible to receive the S\$20 UOB Card Rebate.
9. The S\$20 UOB Card Rebate is awarded on a first-come-first-served basis and is subject to availability. UOB shall have no obligation to update any person on the availability of the S\$20 UOB Card Rebate.

10. The applicable Rebate will be credited into your Card account by 31 March 2022 (or such other date as may be determined by UOB in its sole discretion), and can only be used to offset against payments for future transactions on your Card. The Rebate is non-transferable and not exchangeable for cash, or other goods and services.
11. 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.
12. UOB is not an agent of the participating merchants. UOB assumes no liability or responsibility for the acts or defaults of the participating merchants or any defects in the goods or services provided by the participating merchants in connection with this Promotion. UOB makes no representation or warranty as to the quality, merchantability or fitness of any goods or services provided by the participating merchants. Any dispute regarding the quality or service standard of the goods or services must be resolved directly with the participating merchants.
13. Promotion is subject to any terms and conditions which may be imposed by the Selected Merchants (including but not limited to the accepted mode(s) of payment in respect of the relevant Transaction). You shall be solely responsible for complying with any such terms and conditions.
14. UOB shall not be responsible for (i) any delay or failure in (a) communication of any matter in relation to the Promotion (including your SMS registration); and/or (b) the posting of Transactions by any other party (including merchants); and (ii) any fees, costs, losses, damages, claims, expenses and/or injuries of any person howsoever incurred or suffered in relation with the Promotion or otherwise.
15. UOB reserves all rights to (i) substitute the Rebate; (ii) forfeit or reclaim the Rebate where participant is subsequently discovered to be ineligible; (iii) update these Terms without prior notification and participation in this Promotion shall be bound by any such update; and (iv) make determinations and decisions on all matters relating to the Promotion which shall be final, conclusive and binding. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
16. Prevailing UOB Cardmember Agreement and applicable terms governing your recurring bill payment ("**Standard Terms**") continue to apply to your Card account(s). In the event of any inconsistency between these Terms and the Standard Terms or these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion.
17. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
18. These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce these Terms.