

TERMS AND CONDITIONS GOVERNING THE UNITED OVERSEAS BANK LTD CREDITSURE PLUS S\$20 CASHBACK PROMOTION 2018 ("TERMS AND CONDITIONS")

1. DEFINITIONS

- 1.1 **"Account"** means a UOB credit card(s) and/or UOB CashPlus Account which is valid, subsisting and in good standing as determined by UOB at its discretion.
- 1.2 **"Nominated Account"** means any Account(s) that is/are nominated pursuant to a CreditSure Plus application during the Promotional Period..
- 1.3 **"Promotion"** means this UOB CreditSure Plus S\$20 Cashback Promotion 2018.
- 1.4 **"Promotion Period"** means the period from 1 September 2018 to 31 October 2018, both dates inclusive.
- 1.5 **"SMS"** means Electronic Short Message Service.
- 1.6 **"UOB"** means United Overseas Bank Limited

2. ELIGIBILITY

- 2.1 The Promotion is only applicable to individuals who :
 - (i) have an Account;
 - (ii) are the intended recipients of the telemarketing call, billing insert or electronic direct mailer or SMS sent by UOB for this Promotion;
 - (iii) within the Promotion Period, register his / her participation in this Promotion via
 - (a) the telemarketing call (only for individuals who have been contacted by UOB via telemarketing call); or
 - (b) SMS by keying in "CSP<space>20CB<space>Your NRIC/Passport No.<space>Your Name" and sending it to 77862 (for all other individuals)(each referred to as a **"Registration"**); AND
 - (iv) within the Promotion Period, apply for CreditSure Plus on his / her Account, with such application being accepted by UOB within the Promotion Period (collectively referred to as **"Customers"**).
- 2.2 Only Registrations received by UOB during the Promotion Period will be considered for the Promotion. Any incomplete or inaccurate Registration or Registration which is not performed in accordance with these Terms and Conditions will not be considered and consequently be disqualified.
- 2.3 By submitting the Registration, each Customer consents to UOB collecting, using and disclosing his/her personal data for the purposes of the Promotion, and to contact the him /her regarding the Promotion via voice calls or SMS or email. This is in addition to any other consent which the Customer may have provided to UOB in respect of the collection, use and/or disclosure of the Customer's personal data and shall be without prejudice to and does not derogate from UOB 's rights to collect, use and/or disclose the Customer's personal data under the law.

- 2.4 Sending and receiving of SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is/are engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS received or sent by the Customer. The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. The Customer shall be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.

3. PROMOTION

- 3.1 The first 1,000 Customers who have their CreditSure Plus application accepted by UOB and incur at least one (1) CreditSure Plus premium charge on the Nominated Account within the Promotion Period (each an **"Eligible Customer"**), shall be entitled to a S\$20 cashback (**"Cashback"**).
- 3.2 Each Eligible Customer is limited to one (1) Cashback, regardless of the number of Nominated Account he / she holds.
- 3.3. The Cashback is not exchangeable for cash, credit, other goods and services or otherwise.
- 3.4. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or assuming any liability, replace or substitute the Cashback with any other gift of equal or similar value selected by UOB.
- 3.5. The Cashback will be credited to the Eligible Customer's Account with the latest transaction activity (determined at UOB's discretion) within 3 months from the date of successful application for CreditSure Plus on his / her Account .
- 3.6. In the event that:-
- (a) any Eligible Customer is subsequently discovered to be ineligible, not entitled or disqualified to participate in the Promotion or to receive the Cashback;
 - (b) CreditSure Plus is cancelled
 - (c) the Nominated Account is terminated or suspended for any reason whatsoever by the Eligible Customer or UOB,
 - (d) any other situation that UOB deems fit at its discretion has occurred,
- then UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason:-
- (i) to amend, correct or adjust the value of the Cashback;
 - (ii) to suspend, revoke or forfeit the Cashback;
 - (iii) reclaim and charge the full value of the Cashback from the Eligible Customer; and,
 - (iv) select a substitute Eligible Customer to substitute the initial Eligible Customer who was found to be ineligible or disqualified or not entitled to participate in the Promotion.

4. GENERAL

- 4.1 Participation in the Promotion is subject to these Terms and Conditions and Customers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. Notwithstanding anything herein to the contrary.

- 4.2 UOB shall not be responsible for:-
- (i) for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which may be engaged for the Promotion which may result in the SMS not being received by UOB and therefore the Customer and the respective Nominated Account being omitted from participating in the Promotion;
 - (ii) the failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion;
 - (iii) any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB; and/or
 - (iv) for any loss to or expenses of any Customer or any other person in connection with the Promotion, howsoever arising.
- 4.3 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate the Promotion and / or to vary, amend, add or delete any of these Terms and Conditions herein (including but not limited to the Promotion Period, Cashback, or any other eligibility terms and criteria, and the timing of any act to be done) without giving any reason, prior notice and/or without assuming any liability to any person, and the Customer shall be deemed to have consented to such variations, amendments, additions or deletions.
- 4.4 UOB's decision on all matters relating to the Promotion is at its discretion and shall be final, conclusive and binding on all participants of the Promotion.
UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any participant of the Promotion or any persons on any matter concerning the Promotion and no appeal, correspondence or payments, demands or claims will be entertained.
- 4.5 The prevailing UOB Credit Cardmember Agreement and Terms and Conditions Governing UOB CashPlus (collectively the "**Standard Terms**") shall continue to be binding on all Customers and Accounts as may be applicable. Please visit uob.com.sg/cards or uob.com.sg/cashplus for the Standard Terms. These Terms and Conditions shall prevail in the event of any inconsistency between: (i) these Terms and Conditions and any advertising, promotional, publicity or other materials relating to this Promotion; (ii) these Terms and Conditions and the Standard Terms relating to the Promotion.
- 4.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 4.7 The Promotion, these Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of Singapore, and all participants of the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 4.8 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.
- 4.9 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.