



UOB SME App Promotion 2025 ("Promotion") Terms and Conditions

Participation in the Promotion constitutes acceptance of these terms and conditions (as may be amended, supplemented, substituted and/or replaced by United Overseas Bank Limited ("UOB") from time to time) ("**Terms and Conditions**").

1. ELIGIBILITY FOR PROMOTION

1.1 The Promotion is available to all non-individual Customers from the business banking segment of UOB and non UOB SME app Users ("**Eligible Customer(s)**").

1.2 For the purpose of the Terms and Conditions contained herein:

(a) "**Customer(s)**" means existing non-individual customers from the business banking segment of UOB and

(b) "**User(s)**" means existing UOB SME app users

1.3 Without limiting the generality of the above, the following customers shall NOT be eligible for the Promotion:

(a) customers who do not fulfil the requirements stipulated in Clause 3.1; or

(b) customers facing legal proceedings of any nature or have any legal proceedings of any nature threatened against them; or

1.4 Notwithstanding anything to the contrary, UOB has the absolute discretion at any time and without having to give any prior notice or reason to determine the eligibility of any customer to participate in this Promotion and UOB shall not be obliged to give any reason for its determination.

2. PROMOTION PERIOD

2.1 The Promotion is from 1 November 2025 to 31 December 2025 both dates inclusive ("**Promotion Period**").

3. THE PROMOTION

3.1 To qualify for the one-time voucher ("**Reward**"), an Eligible Customer must be one of the first 500 Eligible Customer(s) who complete the online registration form on UOB SME app for the first time during the Promotion Period.

4. **REWARD**

- 4.1 Each Eligible Customer is entitled to receive the Reward once during the Promotion Period.
- 4.2 The redemption and usage of the Reward is subject to such terms and conditions as may be imposed by GRAB ("**Merchant**") at their sole and absolute discretion. The Reward is supplied by the Merchant. UOB is not an agent of the Merchant and/or supplier of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and assumes no liability or responsibility for the acts or omissions of the Merchant, any non-performance by the Merchant or any defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the Merchant.
- 4.3 The Reward allocated under this Promotion is not transferable or exchangeable for cash, credit, products or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, substitute the Reward with other items of similar value. UOB's determination of the substituted Reward shall be final, conclusive and binding.
- 4.4 If an Eligible Customer is subsequently found to be ineligible or disqualified for any reason, UOB reserves the right at its absolute discretion to subsequently withdraw/forfeit the Reward, and/or (if already awarded) reclaim the value of the Reward through such modes and methods as UOB may so decide at its absolute discretion, including but not limited to, deducting from the Eligible Customer's accounts with UOB, sums equal to the Reward. No party shall be entitled to any payment or other compensation in such an event.

5. **GENERAL TERMS AND CONDITIONS**

- 5.1 Participation in the Promotion is subject to the Terms and Conditions set out herein. Notwithstanding anything to the contrary, UOB may, at its sole discretion, terminate the Promotion and/or change or add to any of these Terms and Conditions, including but not limited to, changing the Promotion Period, the Reward to be offered or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person.
- 5.2 UOB's determination of all matters in connection with the Promotion is at its sole discretion and shall be final, conclusive, and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, payments, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Eligible Customer(s) has met all the requirements of the Promotion (including, but not limited to, whether such Eligible Customer(s) is entitled to receive the Reward).
- 5.4 This Promotion is not valid with other promotions or offers.
- 5.5 (a) By participating in the Promotion, each Eligible Customer(s):
- (i) agree(s) to be bound by the rules, regulations, and decisions of UOB, by the Terms and Conditions contained herein, by the Terms, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.
 - (ii) agree(s) to the collection, use and disclosure of all information whatsoever (including personal data) by UOB for verifying the eligibility of each Eligible Customer(s), verifying the identity of each Eligible Customer(s) at the time of utilisation or awarding of the Reward, conducting the Promotion, announcing/publicity of each Eligible Customer(s), contacting each Eligible Customer(s) regarding the foregoing, and all purposes incidental to the Promotion.
- (b) Without prejudice to the other terms and conditions of the Promotion, each Eligible



Customer(s) expressly and irrevocably permits and authorizes UOB to disclose, reveal and divulge information regarding each Eligible Customer's information and particulars to any person (including, without limitation, the parties involved in organizing, promoting, and conducting the Promotion and the provision of the Promotion and the Reward) as UOB deems fit at its discretion in connection with the Promotion.

- 5.6 By participating in this Promotion, the Eligible Customer(s) authorises UOB to send SMS notifications and/or app notification via UOB SME app pertaining to this Promotion to it. UOB will notify the Eligible Customer(s) who qualify for the Reward in such manner as may be determined by UOB or via SMS sent to the mobile number registered in UOB's records and/or app notification via UOB SME app within 2 months after the end of the Promotion Period (or such later date as determined by UOB). For avoidance of doubt:
- (a) UOB shall have the sole discretion to decide when the Reward payout shall be made;
 - (b) if the Eligible Customer(s) has more than 1 mobile number at the time of Reward payout, UOB shall have the right, at its sole discretion and without being liable to any party, to decide which mobile number to notify the Eligible Customer(s); and
 - (c) if the Eligible Customer(s) does not have an existing mobile number registered in UOB's records at the time of Reward payout, the Reward shall be automatically forfeited and UOB shall not be liable to give any notice or pay any compensation to the Eligible Customer(s) or to any other party arising from such forfeiting; no appeal or correspondence shall be entertained.
- 5.7 UOB will not be liable or responsible for (a) any injury, loss, expenses, charges or damage whatsoever as a result of or in connection with the participation in the Promotion, (b) any breakdown or malfunction in any computer system or equipment or any access and/or use or failure or inability to access and/or use any websites or app or any inability to download any website, app or document/form or (c) any loss or damage or expenses arising in connection with the Promotion or reliance on any third party links or any website, app or document/form, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected which may affect a customer's eligibility to participate in the Promotion and/or to receive/use/redeem/claim/enjoy any prize, gift or rebate. UOB makes no representation or warranty to the quality of any prize, gift or rebate provided in connection with the Promotion or the performance of any goods and services provided by any manufacturer, merchant, agent, supplier, or service provider in connection with any prize, gift, or rebate.
- 5.8 A person who is not a party to these Terms and Conditions or any agreement governed by these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce or enjoy the benefit such term and condition or such agreement.
- 5.9 These Terms and Conditions are governed by the laws of Singapore, and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore courts.
- 5.10 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.