UNITED OVERSEAS BANK LIMITED ("UOB") PERSONAL LOAN CASH REBATE PROMOTION ("PROMOTION") TERMS AND CONDITIONS ("TERMS AND CONDITIONS")

1. This Promotion is valid from 01 Sep 2026 to 30 Sep 2026, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by these Terms and Conditions.

2. To participate in this Promotion:

   a) you must be an existing UOB Credit Card or UOB CashPlus account holder or a new-to-UOB Credit Card or CashPlus account holder;

   b) if you are a new-to-UOB Credit Card or CashPlus customer, you must successfully apply online for a new UOB Credit Card or CashPlus account during the Promotion Period;

   c) you must apply online for a new UOB Personal Loan on your UOB Credit Card account or your UOB CashPlus account during the Promotion Period directly through UOB's website (the "**UOB Personal Loan Application**"). Applications for UOB Personal Loans made through UOB's Personal Internet Banking platform or referred from, or through, an aggregator or other websites (including, but not limited to, moneysmart.sg or singsaver.com.sg) will not qualify for this Promotion; and

   d) your UOB Personal Loan Application must be approved by UOB during the Promotion Period and the approved loan amount under your UOB Personal Loan Application ("**Approved Loan Amount**") must be at least S$10,000 (the "**Minimum Loan Amount**") and the approved loan tenor under your UOB Personal Loan Application must be either 36, 48 or 60-months. For avoidance of doubt, the Approved Loan Amount can be combined across UOB Personal Loan Applications submitted to UOB on the same day.

   For illustration purpose:

   If you submit 2 UOB Personal Loan Applications pursuant to paragraph 2C above on the same date and the Approved Loan Amount for these are S$22,000 and S$33,500 respectively, the combined Approved Loan Amount will be S$55,500; and subject to paragraph 3 below, you will be eligible to receive a cash rebate of 2.00% of the Approved Loan Amount for each of that 2 UOB Personal Loans.

3. If you satisfy all conditions in paragraph 2 above, you shall be eligible to receive the following one-time cash rebate corresponding to your Approved Loan Amount:

Approved Loan Amount	Tenor	Cash rebate
S$10,000 to below S$50,000	36, 48 or 60 months	0.50% of Approved Loan Amount
S$50,000 and above		2.00% of Approved Loan Amount

4. For the avoidance of doubt, you may submit more than one UOB Personal Loan Application pursuant to this Promotion to achieve the Minimum Loan Amount on an aggregated basis provided that the UOB Personal Loan Applications are submitted within the same month.

5. You shall only be eligible to receive the cash rebate awarded under paragraph 3 above once, regardless of the number of UOB Personal Loan Application(s) submitted/approved during the Promotion Period or the number of accounts you hold.

6. The cash rebate will be credited within **6** months from the last day of the Promotion Period (or such other date as UOB may determine in its sole discretion) into your CashPlus account or, as the case may be, your UOB Credit Card Personal Loan account.

7. Your CashPlus account, or as the case may be, your UOB Credit Card account must be validly existing, in good standing and conducted in a satisfactory manner at all times (as determined by UOB in its sole discretion) and must not be cancelled, suspended or terminated within **6** months after disbursement of the UOB Personal Loan approved pursuant to the UOB Personal Loan Application in order for you to be eligible to receive the cash rebate.

8. If you cancel your UOB Personal Loan approved under this Promotion within **12** months from the date of approval of your UOB Personal Loan Application or make pre-mature repayments (whether partial or full) on your UOB Personal Loan approved under this Promotion, UOB shall be entitled to reclaim the full amount of the cash rebate by debiting the cash rebate from any of your accounts with UOB without prior notice or compensation. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the cash rebate through such means as UOB may determine in its sole discretion.

9. The cash rebate 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 cash rebate with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

10. UOB reserves the right to, without compensation and without prior notice or reason, debit the cash rebate from any of your accounts with UOB and/or forfeit the cash rebate if UOB determines

that you are not eligible to participate in this Promotion or to receive the cash rebate. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed cash rebate. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the cash rebate through such means as UOB may determine in its sole discretion.

11. 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.

12. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to determining whether you have met all the requirements of this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 relating to this Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.

13. These Terms and Conditions shall be read in conjunction with the prevailing UOB product terms that may be applicable or relevant in connection with this Promotion (including the UOB Credit Card Personal Loan Terms and Conditions, the UOB CashPlus Instant Personal Loan Terms and Conditions and the UOB CashPlus Agreement) (collectively, the "**Standard Terms**"). In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.

14. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Terms and Conditions shall prevail to the extent such inconsistency relates to this Promotion.

15. Notwithstanding anything in the Terms and Conditions, UOB may, at any time and at its discretion terminate the Promotion and/or vary any of the Terms and Conditions without giving any reason nor prior notice or assuming liability to any person, and all persons shall be bound by these amendments.

16. UOB shall 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 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.

17. This Promotion is not valid with any other privileges or promotions unless otherwise stated.

18. 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 are deemed to have consented to the collection, use and disclosure of your information (including your personal data) by UOB, the organisers, sponsors, promoters, merchants, vendors and/or the respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion.

19. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein and/or any such agreement.

20. The Terms and Conditions herein 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 Singapore.