



TERMS AND CONDITIONS GOVERNING SINGTEL-UOB CARD – UP TO 10% CASHBACK ACQUISITION PROMOTION (1 JANUARY TO 31 MARCH 2024)

1. Eligibility

- 1.1 This Singtel-UOB Card – Up to 10% Cashback Acquisition Promotion (“**Promotion**”) is valid from 15 January 2024 to 30 June 2024, 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 requirements:
- (a) you must successfully submit a principal cardholder application for a new Singtel-UOB Card (an “**Eligible card**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore during the Promotion Period (the “**Application**”);
 - (b) you must not have terminated or cancelled Singtel-UOB credit card 6 months prior to the commencement of the Promotion Period;
 - (c) your Application must be approved by UOB within the Promotion Period; and
 - (d) you must successfully charge at least one (1) recurring Designated Bills (as defined below) to your new Eligible Card within four (4) months from the date on which your Application is approved.
- 1.3 For the purposes of this Promotion:
- “**Designated Bills**” means individual Singtel Bill and GOMO charges.
- “**Eligible Recurring Payment Arrangement**” shall mean a maximum of eight (8) Designated Bills that are charged on a recurring basis to the Eligible Card account. For the avoidance of doubt, manual payments made using your Eligible Card via MySingtelApp, Singtel website, AXS or SAM will not constitute an Eligible Recurring Payment Arrangement for the purpose of this Promotion.
- 1.4 For the avoidance of doubt:
- (a) UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
 - (b) UOB reserves the right at any time to amend the list of Designated Bills in its sole discretion and without any prior notice or giving any reasons.
 - (c) The recurring Designated Bills charged by a principal holder of the Eligible Card cannot be aggregated with the recurring Designated Bills charged by the supplementary holder of that Eligible Card for the purposes of computing the total Eligible Recurring Payment Arrangement spend under this Promotion. For the avoidance of doubt, recurring Designated Bills charged by a supplementary holder of your Eligible Card will not be taken into consideration.

2. Promotion Cashback

- 2.1 If you satisfy all the requirements in clause 1.2 above, you shall be eligible to earn additional promotional cashback (“**Promotion Cashback**”) on your Eligible Recurring Payment Arrangement in accordance with the table set out below:



Total Singtel bill and GOMO charges (per month)	Base Cashback	Promotion Cashback	Total Cashback
Less than S\$50	1% of your Singtel bill and GOMO charges	2% of your Singtel bill and GOMO charges	3% of your Singtel bill and GOMO charges
S\$50 to less than S\$100	S\$1	S\$2	S\$3
S\$100 to less than S\$300	S\$3	S\$6	S\$9
S\$300 to less than S\$500	S\$10	S\$20	S\$30
S\$500 and above	S\$30	S\$60	S\$90

2.2 The Promotion Cashback shall be in addition to any base cashback that you are eligible to earn pursuant to the prevailing Terms and Conditions Governing the Singtel-UOB Cashback Card.

2.3 You will only be eligible to earn Promotion Cashback from the following month of your Eligible Card approval date, for a maximum of 3 consecutive months (“**Qualifying Spend Period**”). For the avoidance of doubt, you will not be able to earn Promotion Cashback on the month that your Eligible Card was approved.

For illustration purpose:

If your Eligible Card was approved on 22 February 2024, your Qualifying Spend Period will begin in March 2024 to May 2024. If you posted Eligible Recurring Payment Arrangements to your card beginning in February 2024, your Eligible Recurring Payment Arrangements for March, April and May 2024 will be eligible for Promotion Cashback. Thereafter, only the base cashback will be awarded.

Recurring Bill Month	Accumulated Recurring Bill Amount	Base Cashback	Promotion Cashback	Total
Feb-24	\$251.20	\$3	\$0	\$3
Mar-24	\$251.20	\$3	\$6	\$9
Apr-24	\$400.00	\$10	\$20	\$30
May-24	\$525.50	\$30	\$60	\$90
Jun-24	\$525.50	\$30	\$0	\$30

If your Eligible Card was approved on 15 March 2024, your Qualifying Spend Period will begin in April 2024 to June 2024. If you posted Eligible Recurring Payment Arrangements to your card beginning in May 2024, your Eligible Recurring Payment Arrangements for May and June 2024 will be eligible for Promotion Cashback. Thereafter, only the base cashback will be awarded.



<i>Recurring Bill Month</i>	<i>Accumulated Recurring Bill Amount</i>	<i>Base Cashback</i>	<i>Promotion Cashback</i>	<i>Total</i>
<i>Mar-24</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>
<i>Apr-24</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>
<i>May-24</i>	<i>\$350.00</i>	<i>\$10</i>	<i>\$20</i>	<i>\$30</i>
<i>Jun-24</i>	<i>\$525.50</i>	<i>\$30</i>	<i>\$60</i>	<i>\$90</i>
<i>Jul-24</i>	<i>\$525.50</i>	<i>\$30</i>	<i>\$0</i>	<i>\$30</i>

- 2.4 The maximum Promotion Cashback that you may earn under this Promotion is capped at S\$180.
- 2.5 If you are eligible to receive the Promotion Cashback, the Promotion Cashback will be credited directly into your Eligible Card account in the following month, or by 31 October 2024 (or such other date as may be determined by UOB in its sole discretion).
- 2.6 The Promotion Cashback can only be used to offset against payments for future transactions charged to your Eligible Card account.
- 2.7 The Promotion Cashback is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the Promotion Cashback with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8 For the avoidance of doubt, the account of your Eligible Card must be in good standing as determined by UOB at its absolute discretion. In the event that the account of your new Eligible Card applied for under this Promotion is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever within six (6) months from the date such account was opened, UOB will be entitled to forfeit or reclaim the Promotion Cashback, and you shall not be entitled any compensation or payment whatsoever.

3. General

- 3.1 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.
- 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 Promotion Cashback 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, 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 Promotion Cashback, UOB may in its sole discretion forfeit the Promotion Cashback, reclaim the Promotion Cashback or charge to and debit an amount equal to the value of Promotion Cashback 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 Promotion Cashback 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 Singtel-UOB 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 This Promotion is valid in conjunction with the UOB Credit Card March 2024 Acquisition Promotion. Unless otherwise stated, this Promotion is not valid with any 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 of Singapore 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.