



TERMS AND CONDITIONS GOVERNING THE UOB CREDITSURE PLUS SIGN-UP PROMOTION ("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 **"Customer"** refers to existing or new UOB principal credit cardmembers and/or UOB CashPlus account holders.
- 1.3 **"Gift"** means a single voucher code worth SGD 20, valid for 2 unique redemptions only where each redemption is capped at SGD 10 per transaction (i.e. the voucher code can be used 2 times and each time for a redemption worth SGD 10 only). The Gift may be used on Grab Transport, Food, Mart or Express orders made via the Grab app only. Any value of the voucher which is not fully redeemed within the stipulated redemption period, is strictly non-refundable and shall be forfeited. The Gift cannot be applied on any small order fee and platform fee. The Gift cannot be stacked, clubbed or combined for use in a single transaction. The Gift cannot be used in conjunction with other discounts and promotions. The Gift must be redeemed within the stipulated redemption period. No extension of validity of the Gift is allowed. The Gift is non-transferable, non-refundable and non-exchangeable for cash, credit or kind. The Gift will only be successfully redeemed upon checkout. Grab reserves the right to change the terms of use of the Gift at their own discretion. Grab's general terms and conditions apply to the use of the Gift.
- 1.4 **"Nomination Date"** means the date of nomination of your New Nominated Account(s).
- 1.5 **"New Nominated Account"** means any Account that is nominated under CreditSure Plus during the Promotional Period.
- 1.6 **"Premium"** means the premium payable under CreditSure Plus.
- 1.7 **"Promotion"** means this UOB CreditSure Plus Sign-Up promotion.
- 1.8 **"Promotional Period"** means the period from 1 December 2025 to 28 February 2026, both dates inclusive.
- 1.9 **"Qualifying Period"** means the period of one (1) month from the Nomination Date. If there is no numerically corresponding day in the following month, that period will end on the last day of that calendar month. For example, the Qualifying Period ends on 28 February 2026 if your New Nominated Account(s) is nominated on 31 January 2026.
- 1.10 **"UOB"** means United Overseas Bank Limited.



2. ELIGIBILITY

- 2.1 The Promotion is valid during the Promotional Period. Participation in the Promotion is subject to these Terms and Conditions and by participating in the Promotion, you agree to be bound by these Terms and Conditions.
- 2.2 The Promotion is only applicable to Customers whose Accounts are not nominated under CreditSure Plus before the start of the Promotional Period.
- 2.3 To participate in the Promotion:
 - (i) you must enroll for CreditSure Plus during the Promotional Period via UOB's website, under which all your Accounts will be nominated as New Nominated Account(s)
 - (ii) your New Nominated Account(s) shall not be terminated or suspended within 3 months from their Nomination Date;
 - (iii) you must have at least 1 month Premium charged to any New Nominated Account during the Qualifying Period; and
 - (iv) CreditSure Plus on any New Nominated Account(s) cannot be cancelled within 3 months from their Nomination Date.

3. PROMOTION

- 3.1 If you are the first 150 Customers each month to satisfy all the conditions in Clause 2 (*Eligibility*) above ("**Eligible Customers**") during the Promotional Period, you shall be eligible to receive the Gift.
- 3.2 Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 3.3 You are only entitled to redeem **one (1)** Gift under this Promotion, regardless of the number of New Nominated Account(s) you hold. The Gift is not exchangeable for cash, credit, other goods and services or otherwise, in full or in part. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or assuming any liability, to replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
- 3.4 If you are eligible to receive the Gift, you will be notified of the Gift code via SMS sent to your mobile phone number as per UOB's records, 3 months after the Nomination Date (or such other date as UOB may determine in its sole discretion). UOB will not be liable in any way for any delay in receipt of the SMS and UOB will not extend the validity period of the Gift for any reason whatsoever. No replacement will be issued for a misplaced, lost, stolen, damaged or destroyed Gift. No reservation, refund or exchange of the Gift is allowed.



- 3.5 The Gift is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants and/or suppliers in connection with the use and/or redemption of the Gift.
- 3.6 Use of the Gift remains subject to any terms and conditions as may be imposed by the participating merchant and/or suppliers from time to time. You are solely responsible for complying with any such terms and conditions.
- 3.7 If UOB determines that you are ineligible to participate in the Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.

4. GENERAL

- 4.1 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.
- 4.2 Notwithstanding anything herein to the contrary, UOB has the absolute right and unfettered discretion at any time and from time to time to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of the eligibility of any Account or 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 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.

4.3 UOB shall not be liable or responsible for:-

- (i) 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 you and the respective Account being omitted from participating in the Promotion;
- (ii) any failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB; and/or
- (iii) any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred by you or any other person as a result of or in connection with the redemption or usage of the Gift or participation in the 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.

4.4 UOB reserves the right, at its sole and absolute discretion and at any time, 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 Promotional Period, the Gift, 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 you shall be deemed to have consented to and, will be bound by, any such variations, amendments, additions or deletions.

4.5 The prevailing terms and conditions governing Accounts and any other terms that may be relevant in connection with the Promotion ("**Standard Terms**") shall continue to be binding on you and the Accounts. The Terms and Conditions will be read in conjunction with the Standard Terms. Please visit uob.com.sg/cards or uob.com.sg/cashplus (as applicable) for the Standard Terms. In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.

4.6 Unless otherwise stated, the Promotion is not valid with other offers, privileges or promotions.

- 4.7 By participating in the 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 the Promotion and to contact you, including by voice call or text message.
- 4.8 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 you shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore courts.
- 4.9 A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Terms and Conditions.
- 4.10 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

Updated as of 1 December 2025
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