



TERMS AND CONDITIONS FOR UOB FX+ DEBIT CARD PROMOTION

1. Definition

1.1. For the purposes of this UOB FX+ Debit Card Cashback Promotion (the "**Promotion**"):

- (a) "**Account**" means a deposit account (whether opened singly or jointly) maintained with UOB.
- (b) "**Card**" means a UOB FX+ Debit Card, also previously known as UOB Mighty FX Debit Card, issued by UOB in Singapore
- (c) "**FX+**" means the set of foreign currency accounts which be linked to an Account.
- (d) "**Foreign Currency Transactions**" means transactions that are successfully charged and posted to your Card in a foreign currency and posted on UOB's system, but shall exclude the following transactions:
 - (i) any cash withdrawal from ATM using the Card;
 - (ii) any transactions which are processed outside of Singapore but which are charged or effected in Singapore dollars at the time of the transaction;
 - (iii) any unposted, voided, disputed or reversed transactions;
 - (iv) any other transactions which UOB may exclude from time to time without prior notice or being liable to any person.
- (e) "**Personal Internet Banking**" means personal internet banking services and/or products we offer from time to time through any equipment that enables you to access your UOB account(s) and/or effect banking and/or other transactions electronically.
- (f) "**S\$**" means the legal currency of Singapore.
- (g) "**UOB**" means to United Overseas Bank Limited.
- (h) "**UOB TMRW**" means the UOB TMRW mobile application software.

2. Promotion

2.1. This Promotion is only valid between 3 October 2024 to 31 December 2024, both dates inclusive (the "**Promotion Period**").

2.2. By participating in this Promotion, you agree to be bound by these terms and conditions of this Promotion (the "**Terms**").

- 2.3. This Promotion is only open to cardmembers of a Card.
- 2.4. Subject to Clauses 2.5 and 2.6(b) below, you are eligible to receive 3.25% cashback (the “**Cashback**”) on all Foreign Currency Transactions (other than Offshore Renminbi (CNH)) successfully charged and posted on your Card account during the Promotion Period provided that either:
- (a) you have disabled the function allowing Foreign Currency Transactions in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account; or
 - (b) where you have enabled the function allowing Foreign Currency Transactions in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account, the Foreign Currency Transactions successfully charged and posted on your Card account must be in a foreign currency not supported by FX+;

and you must have sufficient balance in your Account that is linked to your FX+ for successful debiting of such Foreign Currency Transactions.

- 2.5 You shall not be eligible to receive the Cashback if you do not satisfy the Terms herein.

- 2.6 For avoidance of doubt:

- (a) The function allowing Foreign Currency Transactions can be enabled by enabling the function “FX Debit” via Personal Internet Banking or UOB TMRW.
- (b) The Card does not support Foreign Currency Transactions in Offshore Renminbi (CNH) and therefore such transactions are not eligible for the Cashback.

3. Cashback

- 3.1 The Cashback is calculated based on the Singapore Dollar amount converted from the Foreign Currency Transaction posted on your Card account during the Promotion Period and such conversion is based on the prevailing exchange rate at the point of time when such Foreign Currency Transaction posted on your Card account.
- 3.2 If you are eligible to receive the Cashback, the Cashback will be credited to your Card account maintained with UOB by the end of the following calendar month from the calendar month, within the Promotion Period, during which the Foreign Currency Transactions were successfully charged and posted on your Card account.
- 3.3 The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 3.4 Your UOB accounts must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cashback is credited into your Account, the Cashback shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

3.5 UOB is not an agent of any merchant or service provider and as such, any dispute about the quality or service standard of the goods and services offered by the merchant or service provider must be resolved directly with relevant party.

4. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

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.
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 any reward under this Promotion 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. 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.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement 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.
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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
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.

9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
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.

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