

TERMS AND CONDITIONS FOR UNITED OVERSEAS BANK LIMITED (“UOB”) BALANCE TRANSFER ONLINE CASH REBATE PROMOTION (“PROMOTION”)

1. Promotion

1.1 This UOB BALANCE TRANSFER ONLINE CASH REBATE PROMOTION (“**Promotion**”) is valid from 1 July 2023 to 30 September 2023 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 This Promotion is open to all existing UOB Credit Card and CashPlus account holders whose UOB Accounts are in good standing.

1.3 To participate in this Promotion, you must:

- (a) successfully apply online for a UOB Balance Transfer amount of at least S\$10,000 (“**Minimum Loan Amount**”) for either 3, 6 or 12-months tenor (“**UOB Balance Transfer Application**”); and
- (b) have your Application approved during the Promotion Period.

1.4 For the purposes of this Promotion:

1.4.1 “**UOB**” means United Overseas Bank Limited.

1.4.2 “**UOB Account**” means any account you now or hereafter have with UOB, used for the purposes of services provided to you, whether singly or jointly.

1.4.3 “**UOB Credit Card**” refers to any Visa and MasterCard credit card issued by UOB in Singapore, but does not include any UOB debit cards, UOB American Express, UOB JCB or Union Pay cards, UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

1.5 If you have satisfied all of the conditions in Clause 1.3 above (each, an “**Eligible Customer**”), you shall be eligible receive the following one-time cash rebate (“**Gift**”):

Approved Loan Amount	Tenor	Cash rebate
S\$10,000 and above	3, 6 or 12-months	0.5% of Approved Loan Amount

1.6 For the avoidance of doubt, only your first approved UOB Balance Transfer Application pursuant to this Promotion to achieve the Minimum Loan Amount within the Promotion Period will be eligible for the Gift.

1.7 You shall only be eligible to receive the Gift once for any UOB Balance Transfer Applications submitted during the Promotion Period, regardless of how many accounts you hold.

1.8 The cash rebate will be credited 3 months after the end of Promotion Period.

2. 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 the Gift 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, 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 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.
5. The Terms shall be read in conjunction with the prevailing UOB 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 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 (Cap 53B) 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.