

TERMS AND CONDITIONS GOVERNING UOB CREDIT AND DEBIT CARDS \$10 REBATE - ELECTRICITY BILL PAYMENT PROMOTION (1 MAY – 30 JUNE 2019) (“TERMS AND CONDITIONS”)

1. This UOB Credit And Debit Cards S\$10 Rebate – Electricity Bill Payment Promotion (1 May 2019 – 30 June 2019) (“**Promotion**”) is open to the following individuals (collectively, “**Cardmembers**”):
 - (i) holders of a United Overseas Bank Limited (“**UOB**”) debit or credit card issued in Singapore but excluding any UOB American Express Cards, JCB Cards, UnionPay Cards, Travel Account, Corporate (on corporate liability), Purchasing, Business, Multicurrency Corporate and Private Label cards (“**UOB Card**”); and
 - (ii) whose UOB Card account is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
2. This Promotion is valid from 1 May 2019 to 30 June 2019 (both dates inclusive) (“**Promotion Period**”).
3. Subject to clause 4 below, the first 5000 Cardmembers who fulfil all of the following conditions (“**Eligible Cardmembers**”) will receive a one-time S\$10 rebate (“**Rebate**”):
 - (i) the Cardmember has successfully registered to participate in this Promotion via Short Message Service by keying in “**UTILITY<space>NRIC Number**” (e.g. **UTILITY S1234567A**) (the “**SMS Registration**”) and sending it to 77862 with their registered mobile number with UOB;
 - (ii) the Cardmember has charged a new monthly utility bill with any of the Participating Utility Partners (as defined below), to their UOB Card by 30 September 2019. New monthly utility bill means that there is no transaction from the same Utility Partner on any of the customer’s UOB Card accounts in the past 12 months. Bill Payment must be made directly to the Participating Utility Partners, excludes bill payment via AXS.

For the purposes of these Terms and Conditions, “**Participating Utility Partners**” means Diamond Energy Merchants Pte Ltd, Geneco by Seraya Energy, I Switch Pte Ltd, Keppel Electric Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd, Singapore Telecommunications Limited, Singapore Power, Sunseap Energy Pte Ltd and any other utility partners that UOB may include from time to time.

4. The Rebate shall only be available to the first 5000 Eligible Cardmembers.
5. Any incomplete or inaccurate SMS Registration will not be considered and consequently be disqualified. UOB must have received the said SMS Registration during the Promotion Period.

6. The Rebate will be credited to the relevant UOB Card account of the Eligible Cardmembers on the following schedule:

Date of transaction	Awarding period
1 May – 30 Jun 2019	By 31 July 2019
1 July – 31 July 2019	By 31 August 2019
1 August – 31 August 2019	By 30 September 2019
1 September – 30 September 2019	By 31 October 2019

7. For the avoidance of doubt, each Eligible Cardmember shall only be entitled to receive the Rebate once in this Promotion.
8. If UOB subsequently discovers that the Cardmember does not qualify for the Promotion, UOB may at its sole discretion, forfeit or reclaim the Rebate awarded or charge to and debit an amount equivalent to the value of the Rebate awarded, from any of the Cardmember's account(s) with UOB. If the monies standing to the credit of the account(s) are not sufficient to reimburse UOB for the value of the Rebate awarded, the Cardmember shall immediately reimburse UOB for the value of the Rebate awarded.
9. UOB reserves the right, at its sole discretion, at any time, without notice or assigning any reason thereof, to replace or substitute the Rebate with any other item of equal or similar value selected by UOB. UOB's determination of the replaced and/or substituted item shall be final, conclusive and binding.
10. Participation in the Promotion is subject to these Terms and Conditions.
11. The terms and conditions under the prevailing UOB Cardmember Agreement or UOB Debit Cardmember Agreement (as may be applicable) (each referred to as the "**UOB Singapore Standard Terms**") will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the UOB Singapore Standard Terms. In the event of any inconsistency between these Terms and Conditions and the UOB Singapore Standard Terms, these Terms and Conditions shall prevail on matters relating to the Promotion.
12. In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or promotional material relating to or in connection with the Promotion, these Terms and Conditions will prevail.
13. UOB shall not be responsible for:-
- i. any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted during the Promotion Period;
 - ii. any late posting of the transactions and thereby affecting a Cardmember's eligibility for this Promotion;

- iii. any breakdown or malfunction in any computer system or equipment;
 - iv. the acts or defaults of the telecommunication authorities, any machine or communication system , any merchant, or service provider or such other third party which maybe engaged for the Promotion;
 - v. any industrial dispute, war, act of God, or anything outside the control of UOB; and
 - vi. any costs, losses, damages, claims, expenses and/or injuries of any Cardmember or any other person howsoever incurred or suffered.
14. UOB is not an agent of the Participating Utility Partners and *vice versa*. Any dispute about the quality or service standard of any of the Participating Electricity Retailers must be resolved directly with them.
15. The Promotion is not valid with any other privileges or promotions unless otherwise stated.
16. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion. The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS Registration.
17. The Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS Registration.
18. By participating in this Promotion, Cardmembers consent to UOB collecting, using and disclosing the Cardmember's personal data for the purposes this Promotion. This is in addition to any other consent which the Cardmember may have provided to UOB in respect of the collection, use and/or disclosure of the Cardmember's personal data and shall be without prejudice to and does not derogate from UOB 's rights to collect, use and/or disclose the Cardmember's personal data under the law.
19. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of these Terms and Conditions for any reason and without prior notification without assuming any liability to any person and Cardmembers shall be bound by these amendments.
20. 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 the Cardmember has met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Cardmember). UOB shall not be obliged to give any reason

or enter into any correspondence with any person on any matter relating to the Promotion or its decision.

21. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
22. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
23. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Singapore courts shall have exclusive jurisdiction over all disputes arising out of or in relation to these Terms and Conditions.