

**TERMS AND CONDITIONS GOVERNING UOB CREDIT AND DEBIT CARDS RECURRING PAYMENT ON UNION POWER PROMOTION (1 OCTOBER TO 31 DECEMBER 2020) (“TERMS AND CONDITIONS”)**

1. This UOB Credit and Debit Cards Recurring Payment on Union Power Promotion (1 October to 31 December 2020) (“**Promotion**”) is open to all cardholders:
  - (i) of a United Overseas Bank Limited (“**UOB**”) debit or credit card issued in Singapore (“**UOB Card**”) with the exception of any UOB American Express Cards, JCB Cards, UnionPay Cards, Travel Account, Corporate (on corporate liability), Purchasing, Business, Multicurrency Corporate and Private Label cards; and
  - (ii) whose UOB Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion; and
  - (iii) with a registered residential address in Singapore (each, a “**Cardmember**” and collectively, the “**Cardmembers**”).
2. This Promotion is valid from 1 October to 31 December 2020 (both dates inclusive) (“**Promotion Period**”).
3. A Cardmember who: (a) signs up for any of the following Union Power plans during the Promotion Period with the relevant Promo Code; (b) charges their monthly Union Power electricity bill to their UOB Card on a recurring basis with their first recurring electricity bill payment charged to their UOB Card by 28 February 2021 (each, an “**Eligible Cardmember**”) will receive the following rebate (the “**Rebate**”) in accordance with the table below:

Plan	Promo Code	Rebate
12-month Union Power Plan	UOB40	An Eligible Cardmember will receive a S\$40 rebate which will be credited to their <b>third</b> Union Power electricity bill.
24-month Union Power Plan	UOB80	An Eligible Cardmember will receive a S\$80 rebate which will be credited to their <b>third</b> Union Power electricity bill.

4. Each Eligible Cardmember is entitled to receive only a **one-time** Rebate for a single Union Power electricity account, notwithstanding:-
  - (i) the number of UOB Credit Card(s) accounts held by the applicable Eligible Cardmember; or
  - (ii) that the Eligible Cardmember charges more than one Union Power electricity bill to his or her UOB Card during the Promotion Period.
5. If UOB or Union Power subsequently discovers that the Eligible Cardmember has terminated the Union Power electricity contract and/or recurring payment on the UOB Card within 6 months after the end of the Promotion Period or does not qualify for the Promotion, UOB and/or Union Power may at its discretion, forfeit or reclaim the Rebate awarded through such means as UOB and/or Union Power may determine in its sole discretion.

6. The one-time Rebate can only be used against payments for electricity charges on the Eligible Cardmember's Union Power electricity account. The Rebate is on a first-come-first served basis, whilst stocks last and subject to availability. The Rebate is non-transferable and not exchangeable for cash, credit or kind (in full or in part) or other goods and services.
7. UOB and Union Power reserve the right, at its 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 and Union Power, without prior notice or reason or being liable to any person. UOB and Union Power's determination of the replaced and/or substituted item shall be final, conclusive and binding. UOB and Union Power shall not be required to notify or update the Cardmember if the Rebate is fully redeemed.
8. The Cardmember is responsible for ensuring that all Union Power electricity bills are paid until the Recurring Payment is set up and linked to the Cardmember's UOB Card account.
9. The terms and conditions under the prevailing UOB Cardmember Agreement or UOB Debit Cardmember Agreement (as 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](http://uob.com.sg) for the UOB Singapore Standard Terms. In the event of any inconsistency between the Terms and Conditions and the UOB Singapore Standard Terms, the Terms and Conditions shall prevail in respect of matters relating to the Promotion.
10. In the event of any inconsistency or discrepancies between the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or promotional material relating to or in connection with the Promotion, the Terms and Conditions will prevail.
11. 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 the Bank; and
  - (vi) for any costs, losses, damages, claims, expenses and/or injuries of any Cardmember or any other person howsoever incurred or suffered.
12. UOB is not an agent of Union Power. UOB assumes no liability or responsibility for the acts or defaults of the Union Power or any defects in the goods or services provided by Union Power in connection with this Promotion. UOB makes no representation or warranty as to the quality, merchantability or fitness of any goods or services provided by the Union Power. Any dispute regarding the quality or

service standard of the goods or services must be resolved directly with Union Power. UOB will not be required to assist or act on a Cardmember's behalf in communicating with Union Power.

13. The Promotion is not valid with any other privileges or promotions unless otherwise stated.
14. By participating in this Promotion and in addition to any other consent a Cardmember has already provided to UOB and any right of UOB under applicable laws, the Cardmember consents to UOB and the necessary third parties collecting, using and disclosing his or her personal data for the purposes of this Promotion and to contact him or her.
15. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of these Terms and Conditions, and all persons shall be bound by such amendments.
16. 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.
17. 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.
18. 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.
19. 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.