



**TERMS AND CONDITIONS FOR
UOB CASHPLUS CASH REBATE PROMOTION
(11 JULY 2024 to 30 SEP 2024)**

1. Promotion

- 1.1. This UOB CashPlus Cash Rebate Promotion (the “**Promotion**”) is valid from 11 July to 30 September 2024, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3. This Promotion is only open to selected United Overseas Bank Limited (“**UOB**”) CashPlus account holders in Singapore who have received an invite (whether via SMS, eDM or otherwise) from UOB to participate in this Promotion (the “**Invite**”).
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions:
- (a) you must be an account holder of a UOB CashPlus account in Singapore and you have received an Invite from UOB;
 - (b) you must spend and ensure that the Average Debit Balance of your UOB CashPlus account for any month during the Promotion must not be less than S\$1,000; and
 - (c) you must spend and maintain a Monthly Average Debit Balance on your UOB CashPlus account throughout the Promotion Period to qualify to receive the Cash Rebate in the respective Tiers as set out in the table below.

Tier	Monthly Average Debit Balance	Cash Rebate
Tier 1	\$1,000	S\$50
Tier 2	\$2,000	S\$100
Tier 3	\$3,000	S\$150
Tier 4	\$4,000	S\$200

- 1.5. For the purposes of this Promotion:
- (a) The Average Debit Balance is calculated by taking the aggregate daily debit ledger balance of the UOB CashPlus account in the month divided by the number of days in the month.
 - (b) Excluded Transactions (as defined below) are excluded from the calculation of the daily debit ledger balance of the UOB CashPlus account,
 - (c) “**Excluded Transactions**” refers to balance transfer, personal loan instalment payments, late charges, annual fees and finance charges.
- 1.6. UOB reserves the right at any time to amend the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.
- 1.7. The Cash Rebate will be awarded based on the lowest Average Debit Balance maintained across the months during the Promotion Period. An illustration on how the Cash Rebate will be awarded

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under this Promotion is shown below:

Scenario 1:

Month	Average Debit Balance	Awarded Cash Rebate
11 July – 31 July 2024	\$2,000	S\$50
1 August – 31 August 2024	\$1,000	
1 September – 30 September 2024	\$1,000	

Scenario 2:

Month	Average Debit Balance	Cash Rebate
11 July – 31 July 2024	\$1,000	Not eligible
1 August – 31 August 2024	\$500	
1 September – 30 September 2024	\$1,500	

Scenario 3:

Month	Average debit balance	Cash Rebate
11 July – 31 July 2024	\$3,000	S\$150
1 August – 31 August 2024	\$3,500	
1 September – 30 September 2024	\$4,000	

Scenario 4:

Month	Average debit balance	Cash Rebate
11 July – 31 July 2024	\$4,000	S\$100
1 August – 31 August 2024	\$3,500	
1 September – 30 September 2024	\$2,000	

2. Cash Rebate

- 2.1. If you satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive the Cash Rebate as set out in Clause 1.4(c) above depending on your qualifying Tier under this Promotion.
- 2.2. If you are eligible to receive the Cash Rebate, the Cash Rebate will be credited directly into your UOB CashPlus account on or before 31 December 2024 (or such other date as may be determined by UOB in its sole discretion).
- 2.3. The Cash Rebate can only be used to offset against payments for future transactions charged to your UOB CashPlus account. It cannot be used to offset payments such as annual fees, late payment charges, bank fees or any other outstanding balances.
- 2.4. You are only entitled to receive the Cash Rebate once under this Promotion.
- 2.5. The Cash Rebate is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the Cash Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.6. For the avoidance of doubt, your UOB CashPlus account must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB CashPlus account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Rebate is credited into your UOB CashPlus account, the Cash Rebate shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

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2.7. You shall continue to be liable for all prevailing UOB CashPlus fees and charges.

3. **General**

3.1. 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.

3.2. 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.

3.3. 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.

3.4. 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.

3.5. The Terms shall be read in conjunction with the prevailing terms and conditions governing UOB CashPlus 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.

3.6. 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 and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers

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for the sending and/or receipt of any SMS in connection with this Promotion.

- 3.7. 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.
- 3.8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.9. 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.
- 3.10. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.11. 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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