



TERMS AND CONDITIONS GOVERNING THE UOB CREDITSURE PLUS SIGN-UP PROMOTION ("TERMS AND CONDITIONS")

1. DEFINITIONS

- 1.1 **"Account"** means a UOB credit card or UOB CashPlus account which is valid, subsisting and in good standing as determined by UOB at its discretion.
- 1.2 **"Customer"** refers to an existing or new principal cardmember of a UOB credit card or UOB CashPlus account accountholder.
- 1.3 **"Gift"** means a single voucher code worth SGD 20, valid for 4 unique redemptions only where each redemption is capped at SGD 5 per transaction (i.e. the voucher code can be used 4 times and each time for a redemption of SGD 5 only). The Gift may be used on GrabFood orders via the Grab app only, GrabMart not included. Any remaining value which is not fully redeemed is strictly non-refundable. The Gift cannot be applied on the GrabFood small order fee and platform fee. The Gift cannot be stacked, clubbed or combined for use in a single transaction. The Gift cannot be used in conjunction with other discounts and promotions. The Gift must be redeemed within the period stipulated in the Redemption Notification. No extension of the validity of the Gift is allowed. The Gift is non-transferable, non-refundable and non-exchangeable for cash/credit-in-kind. Any unconsumed value shall be forfeited. Orders can only be made with a UOB credit / debit Card as the mode of payment. A successful redemption is only made upon checkout. Grab reserves the right to change the terms of use of the Gift at their own discretion. Grab's general terms and conditions apply to the use of the Gift.
- 1.4 **"Nomination Date"** means the date of nomination of the New Nominated Account.
- 1.5 **"New Nominated Account"** means an Account that is nominated under CreditSure Plus during the Promotional Period.
- 1.6 **"Premium"** means the premium payable under CreditSure Plus.
- 1.7 **"Promotion"** means this UOB CreditSure Plus Sign-Up promotion.
- 1.8 **"Promotional Period"** means the period from 1 October 2024 to 31 December 2024, both dates inclusive.
- 1.9 **"Qualifying Period"** means the period of one **(1)** month from the Nomination Date. If there is no numerically corresponding day in the following month, this period will end on the last day in that calendar month. For example, if a New Nominated Account is nominated on 30 November 2024, the Qualifying Period in respect of this New Nominated Account will end on 31 December 2024.
- 1.10 **"UOB"** means United Overseas Bank Limited.



2. ELIGIBILITY

- 2.1 The Promotion is valid during the Promotional Period. Participation in the Promotion is subject to these Terms and Conditions and by participating in the Promotion, you agree to be bound by these Terms and Conditions.
- 2.2 The Promotion is only applicable to Customers who do not have any Accounts which are nominated under CreditSure Plus before the start of the Promotional Period.
- 2.3 To participate in the Promotion:
 - (i) you must enrol for CreditSure Plus during the Promotional Period via either UOB's website or the UOB TMRW application;
 - (ii) you must nominate a New Nominated Account and such New Nominated Account must not be terminated or suspended within 3 months from the Nomination Date;
 - (iii) you must have at least 1 month's Premium charged to the New Nominated Account during the Qualifying Period; and
 - (iv) CreditSure Plus on any New Nominated Account(s) cannot be cancelled within 3 months from the Nomination Date.

3. PROMOTION

- 3.1 If you are the first 400 Customers to satisfy all the conditions in Clause 2 (*Eligibility*) above ("**Eligible Customers**"), you shall be eligible to receive the Gift.
- 3.2 Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 3.3 You are only entitled to **one (1)** Gift under this Promotion, regardless of the number of New Nominated Account(s) you hold. The Gift is not exchangeable for cash, credit, other goods and services or otherwise, in full or in part. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or assuming any liability, to replace or substitute the Gift with any other item of equivalent or similar value selected by UOB.
- 3.4 If you are eligible to receive the Gift, you will be notified of the Gift code via SMS sent to your mobile number as per UOB's records after 5 months from the Nomination Date (or such other date as UOB may determine in its sole discretion) ("**Redemption Notification**"). UOB will not be liable in any way for any delay in receipt of the SMS and UOB will not extend the validity period of the Gift for any reason whatsoever. No replacement will be issued for a misplaced, lost, stolen or destroyed Gift. No reservation, refund or exchange of the Gift is allowed.
- 3.5 The Gift is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or



representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants and/or suppliers in connection with the use and/or redemption of the Gift.

- 3.6 Use of the Gift remains subject to any terms and conditions as may be imposed by the merchants and/or suppliers of the Gift from time to time in its sole discretion. You are solely responsible for complying with any such terms and conditions.

4. GENERAL

- 4.1 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.

- 4.2 Notwithstanding anything herein to the contrary, UOB has the sole and absolute discretion at any time and from time to time to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of the eligibility of any Account or whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and UOB shall not be obliged to give any reason therefor or to make any payment or compensation whatsoever. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any participant of the Promotion or any persons on any matter concerning the Promotion and no appeal, correspondence or payments, demands or claims will be entertained.

- 4.3 UOB shall not be liable or responsible for:-

- (i) any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third



party which may be engaged for the Promotion which may result in any undelivered, lost or delayed SMS sent and/or received by any person;

- (ii) any failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB; and/or
- (iii) any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred by you or any other person as a result of or in connection with the redemption or usage of the Gift or participation in the 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.

- 4.4 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate the Promotion and/or to vary, amend, add or delete any of these Terms and Conditions herein (including but not limited to the Promotional Period, the Gift, or any other eligibility terms and criteria, and the timing of any act to be done) without assuming any liability to any person, and all persons shall be bound by such amendments.
- 4.5 If UOB determines that you are ineligible to participate in the 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.
- 4.6 These Terms and Conditions 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) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 4.7 Unless otherwise stated, the Promotion is not valid with other offers, privileges or promotions.
- 4.8 By participating in the 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 the Promotion and to contact you, including by voice call or text message.

- 4.9 The Promotion, these Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of the Republic of Singapore, and you shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 4.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.
- 4.11 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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