



**TERMS AND CONDITIONS FOR
UOB CASHPLUS INTEREST REBATE PROMOTION
(9 OCTOBER 2024 to 31 JANUARY 2025)**

1. Promotion

- 1.1. This UOB CashPlus Interest Rebate Promotion (the “**Promotion**”) is valid from 9 October 2024 to 31 January 2025, 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 account holders in Singapore who have received an invite (whether via SMS, eDM, DM 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 must have received an Invite from UOB;
 - (b) you must successfully register to participate in this Promotion by sending an SMS in the format “**cpbill**`<space>`**last 4 characters of NRIC/Passport Number**`<space>`**Date of Birth in DDMMYY**” to 77862 using your registered Singapore mobile number in UOB’s records within the Promotion Period (the “**SMS Registration**”); and

For example, if your NRIC is S1234567A and Date of Birth is 31 July 1990:

cpbill 567A 310790

- (c) you must have an active Facility (as defined under the Standard Terms) approved by UOB for your UOB CashPlus Account at the time of your SMS Registration and you must utilise your Facility during the Promotion Period, such that the interest amount levied and posted on your UOB CashPlus Account in connection with the utilisation of your UOB CashPlus Account Facility, as “OD Int Charge”, during each of your statement months for November 2024, December 2024 and January 2025 respectively (the “**Rebate Statement Months**”), is at least \$10 more as compared to such interest levied on your UOB CashPlus Account for your statement month for October 2024 (“**Additional Interest**”). For every Additional Interest of S\$10 incurred in each of the Rebate Statement Months, you will receive a \$20 rebate (“**Interest Rebate**”).

For the avoidance of doubt, the minimum Additional Interest that must be incurred in each Rebate Statement Month to qualify for the Interest Rebate for that month is S\$10, and the Interest Rebate will be awarded in blocks of \$20 for each S\$10 of Additional Interest incurred, capped at \$300 per Rebate Statement Month.

- 1.5. If you satisfy all of the requirements in Clause 1.4 above, you shall be eligible to receive an Interest Rebate of up to \$300 in respect of each Rebate Statement Month and up to a total of S\$900 under this Promotion.

For illustration purposes only:

Scenario 1: If Interest incurred in October 2024 is S\$120.44,

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Statement Month	Interest Amount reflected as "OD Int Charge"	Additional Interest	Interest Rebate
November 2024	S\$100.59	Nil	\$0
December 2024	S\$180.50	S\$60.06	\$120
January 2025	S\$200.21	S\$79.77	\$140
Total Interest Rebate			\$260

Scenario 2: If Interest incurred in October 2024 is S\$120.44,

Statement Month	Interest Amount reflected as "OD Int Charge"	Additional Interest	Interest Rebate
November 2024	S\$240.59	S\$120.15	\$240
December 2024	S\$600.50	S\$480.06	\$300 (capped)
January 2025	S\$223.24	S\$102.80	\$200 (capped)
Total Interest Rebate			\$740

2. Interest Rebate

- 2.1. If you are eligible to receive the Interest Rebate, the Interest Rebate earned in respect of all Rebate Statement Months will be credited in one lump sum directly into your UOB CashPlus Account on or before 30 April 2025 (or such other date as may be determined by UOB in its sole discretion).
- 2.2. The Interest Rebate can only be used to offset against payments for future transactions charged to your UOB CashPlus Account.
- 2.3. You are only entitled to receive the Interest Rebate once under this Promotion.
- 2.4. The Interest Rebate is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services whatsoever. UOB may substitute the Interest Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5. For the avoidance of doubt, your UOB CashPlus Account must be in good standing at all times 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 Interest Rebate is credited into your UOB CashPlus Account, the Interest Rebate shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.6. You shall continue to be liable for all prevailing UOB CashPlus fees and charges as well as the applicable minimum payment due in respect of your Facility.

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)

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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 your 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 or liable for any undelivered, lost or delayed SMS sent and/or received by any person. You 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 in connection with this Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
- 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

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to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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