

### Terms & Conditions for UOB One Debit Card x Shopee Acquisition Promotion (“Promotion”)

1. The Promotion is valid from 1 November 2020 to 31 December 2020 (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is only open to individuals who are not existing holders of a UOB One Debit Visa Card or UOB One Debit Mastercard issued by United Overseas Bank Limited (“**UOB**”) in Singapore. By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
3. To participate in this Promotion, you must successfully apply online for either a UOB One Debit Visa Card or a UOB One Debit Mastercard issued by UOB in Singapore during the Promotion Period (the “**Application**”) and your Application must be approved by UOB within the Promotion Period.
4. The following persons shall not be eligible to participate in the Promotion:
  - (a) individuals who have cancelled their UOB One Debit Visa Card or UOB One Debit Mastercard six (6) months prior to the commencement of the Promotion Period;
  - (b) individuals who are existing holders of a UOB One Debit Visa Card or UOB One Debit Mastercard at the time when their Application is approved;
  - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (d) 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;
  - (e) 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
  - (f) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
5. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
6. Subject to Clause 7 of these Terms, if your Application for a UOB One Debit Visa Card in this Promotion has been approved by UOB during the Promotion Period and you successfully charge at least 3 Shopee Transactions (as defined below) to your new UOB One Debit Visa Card within 30 days from the approval date of your new UOB One Debit Visa Card, you shall be eligible to receive a one-time S\$20 Shopee voucher (the “**UOB One Debit Visa Gift**”) in this Promotion.
7. The UOB One Debit Visa Gift is limited to: (i) the first 400 participants of this Promotion to satisfy all the requirements in Clause 6 in the calendar month of November 2020; and (ii) the first 400 participants of this Promotion to satisfy the requirements in Clause 6 in the calendar month of December 2020.
8. Subject to Clause 9 of these Terms, if your Application for a UOB One Debit Mastercard in this Promotion has been approved by UOB during the Promotion Period and you successfully charge at least 3 Shopee Transactions (as defined below) to your new UOB One Debit Mastercard within 30 days from the approval date of your new UOB One Debit Mastercard, you shall be eligible to receive a one-time S\$20 Shopee voucher (the “**UOB One Debit Mastercard Gift**”) in this Promotion.

9. The UOB One Debit Mastercard Gift is limited to: (i) the first 400 participants of this Promotion to satisfy all the requirements in Clause 8 in the calendar month of November 2020; and (ii) the first 400 participants of this Promotion to satisfy the requirements in Clause 8 in the calendar month of December 2020.
10. For the purposes of this Promotion:
  - (a) **"Shopee Transactions"** refer to retail transactions made on the Shopee Singapore official online shopping platform at Shopee.sg or the official Shopee Singapore mobile app, but shall exclude any transaction that is subsequently cancelled, voided or reversed for any reason, any Shopee Pay top-up transactions, and any other transaction as may be excluded by UOB from time to time without notice or liability to any person.
  - (b) **"Gifts"** shall mean collectively the UOB One Debit Visa Gift and the UOB One Debit Mastercard Gift and **"Gift"** shall mean either of them.
11. For the avoidance of doubt, you shall only be eligible to receive a maximum of one Gift in this Promotion.
12. The Gifts will be made available in the form of a coupon code.
13. If you are eligible to receive a Gift, an SMS will be sent to your Singapore mobile number registered with UOB notifying you of the same (the **"Notification"**) within 90 days from your UOB One Debit Visa Card (or, as the case may be, the UOB One Debit Mastercard) approval date, provided always that your card account is active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion and not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever. The Notification will set out details relating to the redemption of your Gift.
14. The Gifts must be redeemed during the redemption period specified in the Notification. UOB will not extend the redemption period for any reason whatsoever.
15. UOB may substitute any of the Gifts with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
16. 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 Gifts.
17. The Gifts are not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gifts are allowed.
18. The use and redemption of the Gifts remain subject to any terms and conditions which may be imposed by the participating merchant and you shall be solely responsible for complying with any such conditions.
19. The Gifts are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gifts. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute regarding the Gifts is to be resolved directly with the merchant and/or supplier of the Gifts. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts. For the purposes of this clause, **"Gifts"** includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gifts.
20. UOB may at its discretion forfeit the relevant Gift, or, if already awarded, reclaim the relevant Gift at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if your card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened.

21. 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 of the Gifts or 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, howsoever caused.
22. 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.
23. Without prejudice to any of the other provisions in these Terms, if UOB determines that you are ineligible to participate in this Promotion or to receive the relevant Gift, UOB may in its sole discretion forfeit the relevant Gift, reclaim the relevant Gift or charge to and debit an amount equal to the value of the relevant 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 relevant Gift through such means as UOB may determine in its sole discretion.
24. The Terms shall be read in conjunction with the prevailing UOB Debit 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) 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.
25. 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.
26. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
27. 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 all purposes in connection with this Promotion and to contact you, including by voice call or text message.
28. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
29. 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.