



## TERMS AND CONDITIONS GOVERNING UOB CASH ADVANCE UP TO S\$100 CASH REBATE PROMOTION (20 MAY 2024 TO 19 AUGUST 2024)

### 1. Definitions

Unless otherwise defined in these terms and conditions (the “**Terms**”), the following words and phrases shall have the meanings hereby assigned to them:

- 1.1. “**UOB**” means United Overseas Bank Limited.
- 1.2. “**UOB Credit Card**” refers to any Visa, MasterCard, American Express, Union Pay credit card issued by UOB in Singapore excluding UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

### 2. Promotion

- 2.1. This UOB Cash Advance Up to S\$100 Cash Rebate Promotion (20 May 2024 to 19 August 2024) (the “**Promotion**”) is valid from 20 May 2024 to 19 August 2024, both dates inclusive (the “**Promotion Period**”).
- 2.2. By participating in this Promotion, you agree to be bound by the Terms of this Promotion.
- 2.3. This Promotion is open to all existing principal cardholders of a UOB Credit Card(s) (an “**Account Holder**”).
- 2.4. To participate in this Promotion, you must satisfy all of the following conditions:
  - (a) you must successfully register via SMS by sending “**CA100<space>Last 4 Characters of your NRIC<space> your Date of Birth in DDMMYY**” to 77862 with your registered Singapore mobile number in UOB’s records during the Promotion Period (the “**SMS Registration**”);

*For example, if your NRIC is S1234567A and date of birth is 31 July 1990:*

*CA100 567A 310790*

- (b) you must receive UOB’s confirmation of your SMS Registration via SMS to your registered Singapore mobile number in UOB’s records; and
- (c) you must successfully perform at least one cash advance transaction of a minimum of S\$1,000 on your UOB Credit Card (“**Cash Advance Transactions**”) during the Promotion Period.



- 2.5. For the avoidance of doubt, any fees and interest charges relating to the cash advance transaction will not be included in the computation of the minimum amount stated in Clause 2.4(c).
- 2.6. For the avoidance of doubt, any incomplete or inaccurate SMS Registration, or SMS Registration which is not performed in accordance with the Terms of this Promotion, will not be considered and consequently be disqualified.

### 3. Cash Advance

- 3.1 The minimum and maximum amount for cash advance done via ATM per day are S\$200 and S\$3,000 respectively.
- 3.2 Cash advance amount is pegged to 75% of your UOB Credit Card's credit limit or available credit limit (whichever is lower) and cash advance transaction is not applicable on temporary limit.
- 3.3 Interest will be charged on a daily basis from the date of each cash advance transaction, until the date full payment is made. Please refer to the UOB Cardmembers Agreement for full breakdown on interest.
- 3.4 A cash advance fee of 8% of the transaction amount or S\$15 (whichever is greater) applies for each cash advance transaction, and will be charged to your UOB Credit Card.
- 3.5 The prevailing effective interest rate for cash advance charges applicable to your UOB Credit Card account is 28.5% p.a.
- 3.6 Please visit <https://www.uob.com.sg/personal/cards/services/cash-advance.page> for more important information on cash advance.

### 4. Gift

- 4.1 If you are among the first 250 Account Holders to satisfy all of the conditions in Clause 2.4 above, you shall be eligible to receive a cash rebate of 3% of your total Cash Advance Transactions amount subject to an aggregate cap of S\$100 for this Promotion (the "Gift"). An example of how much Cash Rebate you may receive under this Promotion is illustrated in the table below.

	Transaction 1	Transaction 2	Transaction 3	Total Cash Rebate**
<b>Example 1: Eligible</b> Cash Advance Transaction(s)^ amount $\geq$ \$1,000	\$2,000	\$1,500	\$900	
<b>Eligible for 3% cash rebate**</b>	<b>\$60</b>	<b>\$45</b>	<b>\$0</b>	<b>\$100</b>
<b>Example 2: Not eligible</b> Cash Advance Transaction(s)^ amount $<$ \$1,000	\$900	\$800	\$0	
<b>Not Eligible for 3% cash rebate**</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>



\*\*You will be eligible for the Cash Rebate when you have performed at least one cash advance transaction of a minimum of S\$1,000 on your UOB Credit Card during the Promotion Period. Cash rebate is capped at S\$100 for the Promotion Period.

^By performing a Cash Advance transaction, a Cash Advance fee of 8% of the transaction amount or S\$15 (whichever is greater) applies for each Cash Advance transaction, and will be charged to your UOB Credit Card and the prevailing interest rate of 28.5% per annum (subject to a minimum charge of S\$3-00) will be charged on a daily basis from the date of each Cash Advance transaction, until the date full payment is made. The fee and interest charges incurred may exceed the cash rebate received for this promotion.

- 4.2 If you are eligible to receive the Gift, the Gift will be credited to your relevant UOB Credit Card account by 31 October 2024 (or such other date as UOB may determine in its sole and absolute discretion).
- 4.3 For the avoidance of doubt, UOB will only be able to determine whether a participant is eligible to receive the Gift after the Gift Promotion has ended. Accordingly, prior to 31 October 2024, UOB will not be able to provide the status of a participant's eligibility to receive the Gift.
- 4.4 You are only entitled to receive one (1) Gift under this Promotion, regardless of the number of UOB Credit Card(s) held by you or the number of Applications submitted by you.
- 4.5 The Gift is non-transferable, non-assignable and not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Gift is allowed.
- 4.6 UOB shall have no obligation to notify and/or update any person on the availability of the Gift. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 4.7 Your UOB Credit Card must be in good standing as determined by UOB at its absolute discretion. In the event that your UOB Credit Card is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Gift is credited into your UOB Credit Card account, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 4.8 Sending and receiving SMS is dependent on an 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 to and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.

## 5. General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

### General Terms and Conditions Governing Promotions

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.
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 the Gift 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. 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.
4. If UOB determines that you are ineligible to participate in this 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.
5. The Terms 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) 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.

6. 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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. 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.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
10. 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.

Updated on 20 May 2024  
United Overseas Bank Limited Co. Reg. No. 193500026Z