



**TERMS AND CONDITIONS GOVERNING UOB CASH ADVANCE UP TO 10% CASH REBATE FX PROMOTION  
(9 OCTOBER 2024 TO 31 DECEMBER 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.
- 1.3. “**Total Cash Advance Transaction**” refers to the aggregated sum of cash advance amount transacted in a foreign currency during the Promotion Period.

**2. Promotion**

- 2.1. This UOB Cash Advance Up to 10% Cash Rebate FX Promotion (9 October 2024 to 31 December 2024) (the “**Promotion**”) is valid from 9 October 2024 to 31 December 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 “**CAFX10<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:*

*CAFX10 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 in a foreign currency of a minimum of S\$200 on your UOB Credit Card (each a "**Cash Advance Transaction**") 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 done in a foreign currency**
- 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 For Cash Advance done at overseas ATMs, ATM withdrawals are free of charge if withdrawals are made via UOB ATMs at Malaysia, Indonesia and Thailand. A S\$5 service charge per cash withdrawal will be charged for withdrawal of cash from non-UOB ATMs bearing the PLUS logo.
- 3.7 Cash Advance at overseas UOB ATMs will be subjected to the available balance on your UOB Credit Card account.
- 3.8 Foreign and home currency withdrawal details will be available in your statement of accounts.
- 3.9 Please visit <https://www.uob.com.sg/personal/cards/services/cash-advance.page> and <https://www.uob.com.sg/personal/customer-service/atm.page> for more important information on cash advance done in a foreign currency.

**4. Cash Rebate**

4.1 If you are among the first 200 Account Holders to satisfy all of the conditions in Clause 2.4 above, you shall be eligible to receive a cash rebate of 8% of your Total Cash Advance Transaction and an additional cash rebate of 2% if your Total Cash Advance Transaction exceeds S\$2,000, amount subject to an aggregate cap of S\$300 for this Promotion (the “**Cash Rebate**”). An example of how much Cash Rebate you may receive under this Promotion is illustrated in the table below.

	Total Cash Advance Transaction	Eligible Cash Rebate		Total Cash Rebate
		8% cash rebate	Additional 2% cash rebate	
<b>Example 1:</b> Total Cash Advance Transaction <u>exceeds</u> S\$2,000	S\$2,200	S\$176	S\$44	<b>S\$220</b>
<b>Example 2:</b> Total Cash Advance Transaction <u>exceeds</u> S\$2,000	S\$3,000	S\$240	S\$60	<b>S\$300</b>
<b>Example 3:</b> Total Cash Advance Transaction <u>did not exceed</u> S\$2,000	S\$1,500	S\$120	S\$0	<b>S\$120</b>

Note: By performing a Cash Advance Transaction overseas, a Cash Advance fee of 8% of the transaction amount or S\$15 (whichever is greater) applies for each Cash Advance transaction, and a S\$5 service charge per cash withdrawal from non-UOB ATMs bearing the PLUS logo will be charged to your UOB Credit Card. 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 Cash Rebate, the Cash Rebate will be credited to your relevant UOB Credit Card account by 31 March 2025 (or such other date as UOB may determine in its sole and absolute discretion). For the avoidance of doubt, prior to 31 March 2025, UOB will not be able to provide the status of a participant’s eligibility to receive the Cash Rebate.
- 4.3 You are only entitled to receive one (1) Cash Rebate under this Promotion, regardless of the number of UOB Credit Card(s) held by you or the number of SMS Registrations submitted by you.
- 4.4 The Cash Rebate 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 Cash Rebate is allowed.
- 4.5 UOB shall have no obligation to notify and/or update any person on the availability of the Cash Rebate. 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.
- 4.6 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 Cash Rebate is credited into your UOB Credit Card account, the Cash Rebate shall be forfeited and you shall not be entitled any compensation or payment whatsoever.



4.7 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 Cash Rebate 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 Cash Rebate, UOB may in its sole discretion forfeit the Cash Rebate, reclaim the Cash Rebate or charge to and debit an amount equal to the value of the Cash Rebate 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 Cash Rebate 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 9 October 2024  
United Overseas Bank Limited Co. Reg. No. 193500026Z