

Terms and Conditions for UOB Used Car Loan x Shopee Promotion

1. Promotion

- 1.1. This UOB Used Car Loan Promotion for Car Times Capital Pte Ltd & Gem Credit Pte Ltd (Car Choice) (the "**Promotion**") is valid from 07 February 2025 to 31 March 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. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must have successfully applied for a UOB Used Car Loan during the Promotion Period to finance the purchase of used car vehicle(s) at either (i) Car Times Capital Pte Ltd or (ii) Gem Credit Pte Ltd (Car Choice) ("**Application**"); and
 - (b) your loan pursuant to your Application in Clause 1.3(a) above must be approved and disbursed by UOB.
- 1.4. UOB has the right at its sole discretion to approve or decline any Application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any person.
- 1.5. For avoidance of doubt, this Promotion does not apply to UOB New Car Loan and UOB COE Car Loan.

2. Voucher Set

- 2.1. If you are the first 50 participants for Car Times Capital Pte Ltd OR the first 50 participants for Gem Credit Pte Ltd (Car Choice) to satisfy all of the conditions in Clause 1.3 above, you shall be eligible to receive a set of Shopee vouchers worth a total of S\$200 and each voucher is issued in the denomination of S\$50 (the "**Voucher Set**").
- 2.2. You will be notified via email within one (1) month from the date on which your loan approved under this Promotion is disbursed (or such other date as UOB may determine in its sole and absolute discretion) if you are eligible to receive the Voucher Set based on your email address in UOB's records (the "**Email Notice**"). Each voucher in the Voucher Set will be issued in the form of a code embedded in the Email Notice and you must follow the instructions set out in the Email Notice to redeem and use your vouchers. UOB shall not be responsible or liable in any way to any person arising from your inability to redeem and use the vouchers. No replacement will be issued for a lost, stolen or destroyed Email Notice.
- 2.3. The vouchers are only valid for the time period stipulated in your Email Notice (the "**Valid Period**"). Strictly no extension of the Valid Period is allowed and any voucher not redeemed and used by the end of the Valid Period will be forfeited.
- 2.4. Redemption and use of the vouchers remains subject to any terms and conditions and/or charges as may be imposed by Shopee Singapore at its sole discretion, which shall be your sole responsibility to comply with.
- 2.5. Voucher Sets are 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 Voucher Sets.





- 2.6. The vouchers are neither transferable nor assignable. The vouchers are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the vouchers is allowed.
 - 2.7. UOB may substitute the Voucher Set with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
 - 2.8. The Voucher Set is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Voucher Set. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Voucher Set and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Voucher Set. Any dispute regarding the Voucher Set is to be resolved directly with the merchant and/or supplier of the Voucher Set. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Voucher Set. For the purposes of this clause, "Voucher Set" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Voucher Set.
3. General
 - 3.1. This Promotion is not valid with other promotions unless otherwise expressly specified.
 - 3.2. UOB assumes no liability or responsibility for any injury, loss, damage, charges, costs or expenses of any kind howsoever suffered or incurred as a result of or in connection with the redemption or usage of any reward under this Promotion or participation in this Promotion.
 - 3.3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion (including, but not limited to, the eligibility to participate in this Promotion) at any time without prior notice or giving any reason or assuming any liability to any party whatsoever. UOB's decision on all matters relating to this Promotion 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 this Promotion.
 - 3.4. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward/benefit under this Promotion, UOB may in its sole discretion forfeit such reward/benefit, reclaim the reward/benefit or charge to and debit an amount equal to the value of the reward/benefit 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/benefit through such means as UOB may determine in its sole discretion.
 - 3.5. UOB may in its sole discretion, at any time and from time to time, vary or modify any of the Terms, including but not limited to, terminating or withdrawing the Promotion or amending the duration of the Promotion, or the Promotion Period, or the eligibility criteria, without giving any reason, prior notice and/or assuming any liability to any party and UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same, and you shall be bound by these variations.
 - 3.6. UOB's prevailing Standard Terms and Conditions Governing Banking Facilities, UOB's Standard Terms and Conditions for Hire Purchase Agreements (as may be amended, modified or supplemented from time to time) and any other product terms that may be applicable in connection with this Promotion (collectively, the "**Standard Terms**") shall continue to be binding on all participants. In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent that such inconsistency relates to this Promotion.
 - 3.7. In the event of any inconsistency between the Terms and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent of such inconsistency relates to this Promotion.





- 3.8. 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 of your information (including your personal data) for purposes of this Promotion and all other purposes incidental to this Promotion and to contact you, including by voice call or text message.
- 3.9. While all information provided herein is believed to be correct at the time of publishing, UOB makes no representation or warranty whether express or implied and accepts no responsibility or liability for its completeness or accuracy.
- 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.
- 3.11. The Terms are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

United Overseas Bank Limited Company Reg. No. 193500026Z
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