



## UOB Absolute Cashback Card – S\$30 Cashback on Recurring Bill Payment or Card-On-File Spend Campaign (the “Promotion”) Terms and Conditions (the “Terms and Conditions”)

### 1. Eligibility

1.1 This Promotion is valid from 17 March to 30 April 2025, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms and Conditions. To participate in the Promotion:

- a. you must be an existing principal holder of a UOB Absolute Cashback American Express® Card (“Card”) that is issued by United Overseas Bank Limited (“UOB” or the “Bank”) in Singapore, and your Card account must be valid, subsisting, in good standing and satisfactorily conducted at all times (as determined by UOB in its sole discretion). Supplementary holders of the Card are not eligible to participate in this Promotion;
- b. you must successfully register to participate in this Promotion during the Promotion Period by sending an SMS to 77862 using your Singapore mobile number registered with UOB in the following format (the “**SMS Registration**”):

**ABRP<space>Last 4 alpha-numeric characters of NRIC or Passport Number**

Example: If your NRIC is S1234567A, you will need to send “ABRP 567A” to 77862

All SMS Registrations for this Promotion which are not in the format prescribed in these Terms and Conditions, sent to an incorrect number, sent from a mobile number which is not registered with UOB, or sent or received outside of the Promotion Period will be automatically disqualified.

For the avoidance of doubt, you will only need to register once for this Promotion within the Promotion Period to participate the Promotion.

- c. you must successfully set up a card-on-file or recurring bill payment arrangement with any one of the following selected merchants (collectively, the “**Eligible Merchants**”) during the Promotion Period with transaction descriptions starting with:

- Amazon or Amzn
- Amazon Prime
- Ultra Fast Fresh SG
- Circles.Life
- Disney Plus
- GOMO
- GIGA



- Lazada
- Netflix
- M1
- MyRepublic
- Shopee
- Singtel
- Singapore Telecoms
- SPH-SUBS
- Spotify
- Starhub
- Geneco
- Seraya Energy
- PacificLight
- Senoko Energy
- Sembcorp Power
- SP Digital

d. successfully charge a transaction with the same Eligible Merchant (each, a “Transaction”) to the same Card account in each month for a period of 3 consecutive months, and the Transactions must be charged and posted to your Card account in accordance with the timeline below:

Transaction	Timeline
First Transaction	17 March - 30 April 2025
Second Transaction	1 May - 31 May 2025
Third Transaction	1 June - 30 June 2025

e. you must not have had a Transaction with the Eligible Merchant selected by you in this Promotion for the purposes of Clause 1.1(c) and (d) above within the 6 month period prior to the commencement of the Promotion Period.

1.2 For the purposes of this Promotion:

- a. Payment made for a Transaction using your Card via AXS or SAM or Paypal will not constitute a Transaction for the purposes of this Promotion.
- b. The Transaction must contain and begin with the description of the Eligible Merchant in the manner set out in Clause 1.1(d) above.
- c. UOB is not an agent of the Eligible Merchants. UOB assumes no liability or responsibility for the acts or defaults of the Eligible Merchants or any defects in the goods or services provided





by the Eligible Merchants in connection with this Promotion. UOB makes no representation or warranty as to the quality, merchantability or fitness of any goods or services provided by the Eligible Merchants. Any dispute regarding the quality or service standard of the goods or services must be resolved directly with the relevant Eligible Merchant.

- d. Promotion is subject to any terms and conditions which may be imposed by the Eligible Merchants (including but not limited to the accepted mode(s) of payment in respect of the relevant Transaction). You shall be solely responsible for complying with any such terms and conditions.
- e. The date on which the transaction is submitted or posted may differ from the actual date the transaction was made, and the Bank shall not be liable or responsible for any late posting of your Transaction by any Eligible Merchant resulting in your ineligibility to participate in this Promotion.

## 2. Rebate

- 2.1 If you satisfy all the requirements in these Terms and Conditions, you shall be eligible to receive a one-time cashback of S\$30 ("**Rebate**").
- 2.2 The Rebate shall be credited into your Card account within 2 months of the end of the Promotion Period (or such other date as UOB may determine in its sole discretion).
- 2.3 The Rebate amount credited will be used to automatically offset the billed amount for your Card account in your next statement month. The Rebate cannot be withdrawn as cash, cannot be transferred to any other UOB credit card or debit card accounts or UOB accounts, and cannot be used to offset any minimum payment due, late payment charge, interest charges or any other fees imposed by UOB.
- 2.4 No advance or expedited crediting of the Rebate will be allowed.
- 2.5 The Rebate is strictly non-transferable, non-assignable and non-exchangeable.
- 2.6 UOB may substitute the Rebate with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7 Your Card account must be in good standing as determined by UOB at its absolute discretion. In the event that your Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever within six (6) months of the Card account opening date, UOB shall forfeit the Rebate if the Rebate has not been credited into your Card account, or reclaim the Rebate, or charge to and debit an amount



equal to the value of the 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 Rebate through such means as UOB may determine in its sole discretion.

### 3. General

- 3.1 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 any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the 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. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 3.2 You shall only be eligible to earn the Rebate once in this Promotion, regardless of the number of Cards you hold or transactions with Eligible Merchants charged to your Card account.
- 3.3 UOB may substitute the awards under the Promotion with any item of equivalent or similar value, without prior notice of reason or being liable to any person.
- 3.4 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.



- 3.5 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 reward 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.
- 3.6 If your Card account is not validly subsisting and in good standing, is closed, terminated and/or suspended for any reason whatsoever during the Promotion Period or before any reward under this Promotion is credited, you will not be entitled to receive any such reward.
- 3.7 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, determination as to whether a transaction qualifies to be eligible and determination of any reward to be awarded to you under this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 relating to the Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
- 3.8 If you are discovered to be ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may at its sole discretion forfeit such reward, reverse or cancel any reward already awarded to you.
- 3.9 These Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.10 Notwithstanding anything in the Terms and Conditions, UOB may, at any time and at its discretion terminate the Promotion and/or vary any of the Terms and Conditions without





giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.

- 3.11 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.
- 3.12 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and you hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 3.13 A person who is not a party to the terms and conditions herein and/or any agreement governed by the terms and conditions herein shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of such agreement or any of the terms and conditions herein.
- 3.14 This Promotion is not valid with other promotions unless otherwise expressly stated.

Disclaimer: American Express® is a trademark of American Express®. UOB Absolute Cashback American Express® Card is issued by United Overseas Bank Limited pursuant to a license from American Express®.

United Overseas Bank Limited Co. Reg. No.193500026Z

17 March 2025

