

Frequently Asked Questions (FAQs) regarding Closure of True Fitness and True Yoga

1. Why did I receive an SMS/email from UOB?

You received this SMS/email because our records indicate that you may have made payments to True Fitness and/or True Yoga using a UOB Credit Card or Debit Card.

If you were unable to fully utilise your membership benefits due to the closure, you may be eligible to submit a dispute claim for the unused portion of your membership. If you have already submitted your dispute claim together with the required supporting documents, please disregard this communication. There is no need to resubmit your claim or supporting documents.

2. Am I eligible to submit a dispute claim?

You may be eligible if:

- You have made a one-time membership payment or recurring membership payment to True Fitness or True Yoga using your UOB Credit Card or Debit Card; and
- You were unable to fully utilise your membership benefits due to the closure of the business.

Each dispute claim will be assessed based on the information and supporting documents provided.

3. Is there a deadline to submit my dispute claim?

Yes. To allow sufficient time for us to review and process your claim, we recommend that you submit your dispute claim and supporting documents without delay and within 60 calendar days from the date the services ceased, but no later than 500 calendar days from the transaction processing date.

We encourage you to submit your dispute claim as early as possible.

Please note that eligibility may be affected by the completeness and sufficiency of the supporting documents provided, as well as the time required to review and assess your dispute claim.

4. What should I do before submitting a dispute claim to UOB?

Before submitting a dispute claim, please file a Proof of Debt with the Provisional Liquidators via:

<https://cdp.rsmsingapore.sg/>

For more information on the filing process and required documentation, please visit:

<https://www.rsm.global/singapore/true-fitness-and-true-yoga-provisional-liquidation-faqs-for-members>

5. What documents do I need to submit?

To support your dispute claim, please provide the following, where available:

- Membership contract, agreement, invoice, or proof of purchase;
- Membership details, including the membership period and benefits purchased;
- Evidence of the unused portion of your membership (e.g. screenshots or records from the merchant's app); and
- Proof of Debt submission to the Provisional Liquidators.

6. What if I do not have all the required documents?

Please submit your dispute claim with the information and documents available.

If necessary, UOB may request additional supporting documents or a signed declaration to facilitate the review and assessment of your dispute claim.

7. Can I claim the full membership amount?

Dispute claims should be limited to the unused portion of your membership.

Where applicable, UOB may review your membership contract and supporting documents to determine the prorated amount eligible for a dispute claim.

8. What happens to the UNI\$ or cashback awarded on the original transaction when I submit a dispute claim?

Upon the provision of a temporary credit for your disputed transaction, any UNI\$ or cashback awarded on the original transaction will be reversed while your dispute claim is being reviewed.

- If your dispute claim is successful, the temporary credit will become permanent, and the UNI\$ or cashback will remain reversed.
- If your dispute claim is unsuccessful, the temporary credit will be reversed, and the corresponding UNI\$ or cashback will be reinstated.

9. Are recurring membership payments eligible?

Yes. Both one-time membership payments and recurring membership payments may be eligible for review, subject to assessment.

10. What if I paid for my membership through multiple card transactions?

Each dispute transaction will be assessed individually. If your membership was paid through multiple card transactions, including one-time and recurring payments, please provide the transaction details and supporting documents for each transaction to facilitate the review and assessment of your dispute claim.

11. What should I do if I have recurring membership payments?

If your membership fees are charged on a recurring basis, you may wish to block and replace your card to prevent future charges from being posted to your account.

12. Can I submit a dispute claim if I paid via PayNow?

No. This process applies only to eligible UOB Credit Card and Debit Card transactions.

If you made payment via PayNow, you may wish to contact the Consumers Association of Singapore (CASE) to explore alternative avenues of recourse.

13. How do I submit a dispute claim?

To submit a dispute claim, please email the UOB Contact Centre at card.centre@uobgroup.com.

Before emailing us, please ensure that you have:

- Filed a Proof of Debt with the Provisional Liquidators; and
- Prepared the required supporting documents.

We may contact you if additional information or documentation is required to assess your dispute claim.

14. Will submitting a dispute claim guarantee a refund?

No. Submission of a dispute claim does not guarantee a chargeback, refund or successful recovery of funds. Eligibility for, and outcome of, a dispute claim are subject to the applicable timeframe, the completeness and sufficiency of the information and supporting documents provided by the cardholder, UOB's review and assessment, and the applicable card scheme rules and requirements. The outcome may also depend on any response or evidence provided by the merchant or its acquiring bank.

15. How long will it take to review my dispute claim?

The time required to review a dispute claim may vary depending on the information and supporting documents provided, and whether additional information is required to assess the claim.

16. Who can I contact if I need assistance?

Please call our Contact Centre at 1800 222 2121 if you require assistance regarding your dispute claim.