



**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) UOB ONE CREDIT CARD S\$50 GRABRIDES PROMOTION (1 SEPTEMBER 2024 TO 30 NOVEMBER 2024) (“PROMOTION”)**

**A. Promotion**

1. This Promotion is only valid from 1 September 2024 to 30 November 2024, both dates inclusive (the “**Promotion Period**”).
2. By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the “**Terms**”).
3. To participate in this Promotion, you must satisfy all of the following conditions:
  - a. you must be an existing principal holder of a Card, and your Card account(s) must be valid, subsisting, in good standing and satisfactorily conducted at all times (as determined by UOB in its sole discretion);
  - b. you must have successfully registered to participate in this Promotion during the Promotion Period by sending an SMS using your registered Singapore mobile number with UOB to 77862 in the following format: “**ONE50GRAB<space>last 4 alpha-numeric characters of NRIC/passport**” (e.g. ONE50GRAB 123A); and
  - c. you must successfully charge at least S\$1,500 worth of Transactions to your same Card account during the Promotion Period.
4. For the purposes of this Promotion:
  - a. “**Card**” means a UOB One credit card issued by UOB in Singapore which is valid and in good standing (as determined by UOB in its sole discretion).
  - b. “**Transaction**” refers to a transaction made with any of the Selected Merchant Category Code (MCC) that is successfully charged and posted to your Card account. Payment made using your Card via AXS or SAM will not constitute a Transaction for the purposes of this Promotion.
  - c. “**Selected MCC**” refers to the merchants listed in the table below and “**Selected MCC**” means any one of them:

<b>Insurance MCC</b>	6300, 6381, 5960
<b>Schools/Education MCC</b>	8211, 8220, 8241, 8249 and 8299

5. This Promotion is solely offered and sponsored by UOB. The Selected Merchants listed above have no agreement or affiliation with and have not authorised or endorsed UOB in relation to this Promotion. All queries relating to the Promotion should be directed to UOB.

For avoidance of doubt, the Transactions on Selected MCCs above does not earn cashback.

**B. Gift**

6. If you are among the **first 2,000** participants during the Promotion Period to successfully fulfil all of the conditions in Clause 3 above, you shall be eligible to receive S\$50 worth of GrabRide vouchers (“**Gift**”).

7. The Gift will be in the form of five (5) S\$10 denominated GrabRide voucher redemption codes (or such other quantity and/or denomination as may be determined by UOB in its sole discretion). You are only entitled to receive the Gift once under this Promotion.
8. The Gift is on 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 Gift.
9. If you are eligible to receive the Gift, a redemption notification setting out details on the redemption of your Gift will be sent to you via SMS to your Singapore mobile number in UOB's records (or such other mode as UOB may determine in its sole discretion) by 31 January 2025 (or such other date as UOB may determine in its sole discretion) (the "**Redemption Notification**").
10. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. UOB will not be liable in any way for any delay in receipt of the Redemption Notice. No replacement will be issued for a misplaced, lost, stolen or destroyed Redemption Notice.
11. The Gift must be redeemed during the redemption period specified in the Redemption Notice for Singapore GrabRides only. Not valid for GrabFood orders and GrabHitch rides and standard tolls/surcharges (if any) will still be applicable and chargeable. UOB will not extend the redemption period for any reason whatsoever.
12. Use of the Gift remains subject to the prevailing terms and conditions imposed by the Grab (or such other terms and conditions which Grab may impose subsequently in its sole discretion), which shall be your sole responsibility to comply with.
13. The Gift is strictly non-transferable and non-assignable. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
14. UOB may substitute any Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
15. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
16. For the avoidance of doubt, the account of your Card used under this Promotion must be in good standing at all times as determined by UOB in its absolute discretion. In the event that such account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

### C. General

17. 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.



## Appendix 1

### 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 any reward under this Promotion 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. 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. If UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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.
6. 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.

7. 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.
8. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
9. 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.
10. 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.
11. 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.