



TERMS AND CONDITIONS FOR UOB DEBIT CARD ACTIVATION S\$20 GRAB RIDE VOUCHER PROMOTION

1. Promotion

- 1.1. This Debit Card Activation S\$20 Grab Ride Voucher Promotion (the “**Promotion**”) is only valid between 18 July 2023 to 31 August 2023, 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. This Promotion is only open to selected cardholders of the UOB One Debit Visa, UOB One Debit Mastercard and UOB Lady's Debit Card (each an “**Eligible Card**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore who have received an SMS or electronic direct mail invitation from UOB to participate in this Promotion.
- 1.4. To participate in this Promotion, you must satisfy all of the following conditions: -
 - (a) you must receive an SMS or electronic direct mail invitation from UOB during the Promotion Period inviting you to participate in this Promotion (the “**Invitation**”);
 - (b) if you have not activated your Eligible Card issued by UOB in Singapore, you must activate your Eligible Card during the Promotion Period after you receive the Invitation from UOB; and
 - (c) you must successfully charge at least three (3) Eligible Transactions (as defined below) to your Eligible Card during the Promotion Period.
- 1.5. For the purposes of this Promotion:
 - (a) “**Eligible Transactions**” means all retail Visa/Mastercard transactions including online transactions (whether in Singapore dollars or foreign currencies), which are successfully charged to your Eligible Card account and captured/posted on UOB's systems during the Promotion Period, but shall exclude the Excluded Transactions (as defined below).
 - (b) “**Excluded Transactions**” means bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, NETS transactions, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, SMART\$ transactions, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason.
- 1.6. UOB reserves the right, at any time at its discretion, to amend or vary the list of Eligible Transactions and the list of Excluded Transactions without any reason or prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

- 1.7. All Eligible Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on UOB's system will be used for the purposes of this Promotion.

2. Gift

- 2.1. If you are among the first 2,000 participants to satisfy all of the conditions in Clause 1.4 above, you shall be eligible to receive a S\$5 Grab Ride voucher for four (4) times usage, which worth a total of S\$20 (the "**Gift**").
- 2.2. You will be notified via SMS by 31 October 2023 (or such other date as may be determined by UOB from time to time) if you are eligible to receive the Gift based on your Singapore mobile phone number in UOB's records (the "**Notification**").
- 2.3. The Gift will be issued in the form of a code embedded in the Notification. To utilise the Gift, there is no minimum spend required and you must follow the instructions set out in the official Grab mobile application. Any amount in excess of the Gift must be charged to your Eligible Card. Each use of the Gift must be in the denomination of S\$5, any unconsumed value shall be forfeited. Unless otherwise stated, the Gift cannot be used in conjunction with other offers and promotion codes.
- 2.4. The Gift is only valid for the time period stipulated in your Notification (the "**Valid Period**"). Strictly no extension of the Valid Period is allowed, and any Gift not utilised by the applicable Valid Period will be forfeited.
- 2.5. Use of the Gift remains subject to any terms and conditions and/or charges as may be imposed by Grab Singapore at its sole discretion, which shall be your sole responsibility to comply with.
- 2.6. Gifts are 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.
- 2.7. You are only entitled to receive one (1) Gift under this Promotion.
- 2.8. The Gift is neither transferable nor assignable. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost or stolen. No reservation, refund or exchanges of the Gifts are allowed.
- 2.9. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.10. 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.
- 2.11. Your Eligible Card account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before you receive or utilise the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

- 2.12. Sending and receiving SMS is dependent on a 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 for any undelivered, lost or delayed SMS sent to and/or received. 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.

3. 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 Gift 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 Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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.
5. The Terms shall be read in conjunction with the prevailing UOB Debit 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.

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