



TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED ("UOB") FX+ DEBIT CARD OVERSEAS CASH WITHDRAWAL CASHBACK PROGRAMME ("TERMS")

1. Cashback Programme

- 1.1. These terms and conditions governing UOB FX+ Debit Card Overseas Cash Withdrawal Cashback Programme (the "**Programme**") apply to the UOB FX+ Debit Cards and UOB Mighty FX Debit Cards issued by UOB in Singapore (each, the "**Card**").

2. Overseas Cash Withdrawal Cashback

- 2.1. Subject to Clause 2.2 below, you are eligible to receive S\$5 cashback (the "**Cash Withdrawal Cashback**") on each of your first four (4) Overseas Cash Withdrawals successfully debited from your FX+ foreign currency account(s) or Account (as the case may be) in a calendar year using your Card provided that:
- (a) where you have enabled the function allowing Overseas Foreign Currency Withdrawals in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account, there must be sufficient foreign currency balance in such corresponding FX+ foreign currency account for successful debiting of such Overseas Foreign Currency Withdrawals; or
 - (b) where you have disabled the function allowing Overseas Foreign Currency Withdrawals in foreign currencies supported by FX+ to be debited from the corresponding FX+ foreign currency account, there must be sufficient Singapore dollars balance in your Account that is linked to your FX+ for successful debiting of such Overseas Foreign Currency Withdrawals.
- 2.2. For Overseas Foreign Currency Withdrawals in either a foreign currency not supported by FX+ or Offshore Renminbi (CNH) successfully charged and posted on your Card account, such Overseas Foreign Currency Withdrawals will be debited from your Account that is linked to your FX+ and there must be sufficient Singapore dollars balance in such Account for successful debiting of such Overseas Foreign Currency Withdrawals.
- 2.3. You shall not be eligible to receive the Cash Withdrawal Cashback if you do not satisfy the Terms herein.
- 2.4. If you are eligible to receive the Cash Withdrawal Cashback, the Cash Withdrawal Cashback will be credited to your Account that is linked to your FX+ by the end of the following calendar quarter from the calendar quarter which the applicable Overseas Foreign Currency Withdrawal(s) is successfully debited from your FX+ foreign currency account(s) or Account (as applicable).

3. General

3.1. For the purposes of these Terms:

- (a) **"Account"** means a deposit account (whether opened singly or jointly) maintained with UOB.
- (b) **"ATM"** means an automated teller machine or card operated machine which accepts the Card including but not limited to machines belonging to UOB or to Mastercard®/Visa Global ATM network or the Cirrus/PLUS System ATM network.
- (c) **"Cashback"** refers to Cash Withdrawal Cashback.
- (d) **"FX+"** means the set of foreign currency accounts which be linked to an Account.
- (e) **"Overseas Foreign Currency Withdrawals"** means withdrawal of cash in foreign currency outside of Singapore using your Card and successfully debited from your FX+ foreign currency account(s) or Account and posted on UOB's system.
- (f) **"Personal Internet Banking"** means personal internet banking services and/or products we offer from time to time through any equipment that enables you to access your UOB account(s) and/or effect banking and/or other transactions electronically.
- (g) **"S\$"** means the legal currency of Singapore.
- (h) **"UOB TMRW"** means the UOB TMRW mobile application software.

3.2. The Cashback is neither transferable nor exchangeable for cash, reward points, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.

3.3. Your UOB accounts must be in good standing at all times as determined by UOB at its sole discretion. In the event that any of your UOB accounts is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cashback is credited into your Account, the Cashback shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

3.4. For avoidance of doubt, the function allowing Overseas Foreign Currency Withdrawals can be enabled by enabling the function "FX Debit" via Personal Internet Banking or UOB TMRW.

3.5. By participating in this Programme 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 personal data for the purposes of this Programme and to contact you.

3.6. UOB shall not be responsible for (i) any delay or failure in (a) communication relating to this Programme; and/or (b) the posting of Overseas Foreign Currency Withdrawals by any other party (including merchants); and (ii) any fees, costs, losses, damages, claims, expenses and/or injuries of any person howsoever incurred or suffered in relation with the Programme or otherwise.

3.7. UOB reserves all rights to (i) substitute the Cashback; (ii) forfeit or reclaim the Cashback where participant is subsequently discovered to be ineligible; (iii) terminate this Programme or update these Terms without prior notification and all participants in this Programme shall be bound by such termination or any such update; and (v) make determinations and decisions on all matters relating to this Programme which shall be final, conclusive and binding.

- 3.8. Prevailing UOB Debit Cardmember Agreement and the Terms and Conditions Governing Accounts and Services for Individual Customers (collectively, the “**Standard Terms**”) shall continue to apply. In the event of any inconsistency between these Terms and the Standard Terms, these Terms shall to the extent of such inconsistency, prevail in respect of matters relating to this Programme.
- 3.9. These Terms shall be governed by the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the Singapore courts. A person not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce these Terms.
- 3.10. UOB is not an agent of any merchant or the service provider and as such, any dispute about the quality or service standard of the goods and services offered by the merchant or service provider must be resolved directly with them.
- 3.11. Unless otherwise stated, this Programme is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

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