

TERMS AND CONDITIONS GOVERNING UOB CREDIT AND DEBIT CARDS RECURRING PAYMENT ON PACIFICLIGHT ENERGY PROMOTION (1 APRIL TO 30 JUNE 2025) ("TERMS AND CONDITIONS")

1. This UOB Credit And Debit Cards Recurring Payment on PacificLight Energy Promotion (1 April to 30 June 2025) ("**Promotion**") is open to all cardholders of United Overseas Bank Limited ("**UOB**") debit and credit cards issued in Singapore ("**UOB Card**") with the exception of any UOB American Express, JCB Cards, Travel Account, Corporate (on corporate liability), Purchasing, Business, Multicurrency Corporate and Private Label cards, and whose UOB Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion, and with a registered residential address in Singapore ("**Cardmembers**").
2. This Promotion is valid from 1 April to 30 June 2025 (both dates inclusive) ("**Promotion Period**").
3. Subject to Clause 4 and Clause 6, Cardmembers who:
 - a. New customers who sign up using their UOB Card for any 24-month or 36-month PacificLight Energy Home Plan by 30 June 2025, and register for the Promotion, will receive a one-time S\$20 rebate respectively (Sign-up Rebate, the "**Rebate**"); or
 - b. Existing Customers who renew using their UOB Card for any 24-month or 36-month PacificLight Energy Home Plan by 30 June 2025, and register for the Promotion, will receive a one-time S\$20 rebate respectively (Renewal Rebate, the "**Rebate**"); or

The Rebate will be credited to the eligible Cardmembers' ("**Eligible Cardmembers**") third PacificLight Energy electricity bill from the time the Cardmember sets up the recurring payment to their UOB Card.

4. The Cardmember must fulfil PacificLight Energy's published terms and conditions that include full and prompt payment for the first two months for their PacificLight Energy electricity bill.
5. For the avoidance of doubt, each Eligible Cardmember may only receive a **one-time** Rebate throughout the current contract period and security deposit waiver for a single PacificLight Energy electricity account, notwithstanding:-
 - (i) the number of UOB Credit Card(s) accounts that the applicable Eligible Cardmember has; or
 - (ii) that the Eligible Cardmember charges more than one PacificLight Energy electricity bill to his/her UOB Card(s) during the Promotion Period.
6. Rebate is available to first one hundred (100) Eligible Cardmembers per month and are given on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be responsible at any time to notify or update any Cardmembers and/or Eligible Cardmembers if the Rebate is fully redeemed.

7. If PacificLight Energy subsequently discovers that the Eligible Cardmember terminated the PacificLight Energy electricity contract and/or recurring payment on UOB Card within 6 months or does not qualify for the Promotion, PacificLight Energy may at its discretion, forfeit or reclaim the Rebate awarded.
8. UOB and PacificLight Energy reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Rebate with any other item of equal or similar value selected by UOB and PacificLight Energy. UOB and PacificLight Energy's determination of the replaced and/or substituted item shall be final, conclusive and binding.
9. The Cardmember is responsible for ensuring that all PacificLight Energy electricity bills are paid until the recurring payment service is set up and linked to the Cardmember's UOB Card account.
10. 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.
11. The prevailing terms and conditions under the prevailing UOB Cardmember Agreement or UOB Debit Cardmember Agreement (as may be applicable) (each applicable agreement referred to as the "**UOB Singapore Standard Terms**") will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the UOB Singapore Standard Terms. In the event of any inconsistency between the Terms and Conditions and the UOB Singapore Standard Terms, the Terms and Conditions shall prevail insofar as it relates to the Promotion.
12. In the event of any inconsistency or discrepancies between the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or promotional material relating to or in connection with the Promotion, the Terms and Conditions will prevail.
13. UOB shall not be responsible for:-
 - (i) any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted during the Promotion Period;
 - (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this Promotion;
 - (iii) for any breakdown or malfunction in any computer system or equipment; and

- (iv) for any costs, losses, damages, claims, expenses and/or injuries of any Cardmember or any other person howsoever incurred or suffered as a result of or in connection with the participation in this Promotion.
14. UOB is not an agent of PacificLight Energy and vice versa. Any dispute about the quality or service standard of PacificLight Energy must be resolved directly with PacificLight Energy.
 15. By participating in this Promotion, and in addition to any other consent the Cardmember has already provided to UOB and any right of UOB under applicable laws, Cardmembers consent to UOB collecting, using and disclosing the Cardmember's information (including personal data) for the purposes of this Promotion and providing the recurring payment services.
 16. UOB reserves the right to at any time in its sole and absolute discretion to terminate this Promotion and/or amend, vary, add or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person and Cardmembers shall be bound by these amendments.
 17. 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 the Cardmember has met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Cardmember). UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
 18. All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
 19. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term herein.
 20. The terms and conditions herein shall be governed by the laws of the Republic of Singapore and the Singapore courts shall have exclusive jurisdiction over all disputes arising out of or in relation to these terms and conditions.