

TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED (“UOB”) CREDIT AND DEBIT CARDS S\$10 REBATE – ELECTRICITY BILL PAYMENT PROMOTION (“PROMOTION”) (1 FEBRUARY 2020 TO 31 MARCH 2020 (“PROMOTION PERIOD”) (“TERMS”)

1. To participate in the Promotion:
 - a. you must either sign up for a new electricity plan offered by any one of the Recurring Bill Merchants (as defined below) during the Promotion Period OR be an existing customer of SP Services or SP Digital Pte Ltd;
 - b. if you have signed up for a new electricity plan with any one of the Recurring Bill Merchants pursuant to Clause 1(a) above, you must set up a recurring bill payment with your selected Recurring Bill Merchant with your personal banking Visa or Master credit card issued by UOB in Singapore (“**Card**”) which is valid and in good standing (as determined by UOB in its sole discretion);
 - c. if you are an existing customer of SP Services or SP Digital Pte Ltd, you must charge your SP Services or SP Digital Pte Ltd (as the case may be) bill to your Card which is valid and in good standing (as determined by UOB in its sole discretion) through any manner of payment accepted by SP Services or SP Digital Pte Ltd (as the case may be);
 - d. you must not have made any prior Transaction prior to the commencement of the Promotion Period; and
 - e. 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: “**UTILITY**<space>**8-digits mobile number**”.
2. For the purposes of this Promotion:
 - a. “**Transaction**” refers to a recurring bill payment transaction made with any of the Recurring Bill Merchants, or as the case may be, a bill payment transaction with SP Services or SP Digital Pte Ltd that is successfully charged and posted to your Card account.
 - b. “**Recurring Bill Merchants**” shall mean Diamond Energy Merchants Pte Ltd, Geneco by Seraya Energy, I Switch Pte Ltd, Keppel Electric Pte Ltd, PacificLight Energy Pte Ltd, Senoko Energy Pte Ltd, Sembcorp Power Pte Ltd and Sunseap Energy Pte Ltd.
 - c. “**Participating Merchants**” means the Recurring Bill Merchants, SP Services and SP Digital Pte Ltd.
3. If you are the first 2,000 participants in this Promotion to (i) fulfill all of the conditions in Clause 1 above and (ii) successful charge a Transaction by 31 May 2020 to your Card account, you shall be eligible to receive a one-time S\$10 rebate (“**Rebate**”).
4. The Rebate will be credited into your Card account by 30 June 2020, and can only be used against payments for future transactions on your Card. Rebate is non-transferable and not exchangeable for cash, or other goods and services.

5. 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 personal data for the purposes of this Promotion and to contact you.
6. UOB is not an agent of the participating merchants. UOB assumes no liability or responsibility for the acts or defaults of the participating merchants or any defects in the goods or services provided by the participating merchants in connection with this Promotion. UOB makes no representation or warranty as to the quality, merchantability or fitness of any goods or services provided by the participating merchants. Any dispute regarding the quality or service standard of the goods or services must be resolved directly with the participating merchants.
7. UOB shall not be responsible for (i) any delay or failure in (a) communication of any matter in relation to the Promotion (including your SMS registration); and/or (b) the posting of Transactions 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 Promotion or otherwise.
8. UOB reserves all rights to (i) substitute the Rebate; (ii) forfeit or reclaim the Rebate where participant is subsequently discovered to be ineligible; (iii) update these Terms without prior notification and participation in this Promotion shall be bound by any such update; and (iv) make determinations and decisions on all matters relating to the Promotion which shall be final, conclusive and binding.
9. Prevailing UOB Cardmember Agreement and applicable terms governing your recurring bill payment ("**Standard Terms**") continue to apply to your Card account(s). 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 Promotion.
10. 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 (Cap. 53B) of Singapore to enforce these Terms.