

**TERMS AND CONDITIONS GOVERNING THE
UOB-SPC SPEND AND REDEEM LIMITED EDITION UMBRELLA 2026 PROMOTION
("PROMOTION")**

1. Promotion

- 1.1 This Promotion is only valid from 1 September 2026 to 31 October 2026 (both dates inclusive) (the "**Promotion Period**").
- 1.2 This Promotion is only open to all principal and supplementary holders of a UOB Card (as defined below).
- 1.3 By participating in this Promotion, you are deemed to agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.4 To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must be an SPC&U member;
 - (b) you should not be a Private Hire (PDVL), Taxi (TDVL), Corporate and/or SSPHBOA member;
 - (c) you must be an existing holder of a UOB Card which is valid, subsisting, in good standing and satisfactorily conducted at all times, as determined by UOB at its discretion; and
 - (d) you must successfully charge a gross spend of S\$70 in Eligible Transactions (as defined below) to your UOB Card during the Promotion Period in a single receipt.
- 1.5 For the purposes of this Promotion:
 - (a) "**Eligible Transaction**" shall mean a retail transaction for fuel spending at any SPC service station in Singapore or purchase of goods and/or services at any Choices convenience stores of any SPC service stations in Singapore which is successfully charged in Singapore Dollars to a UOB Card and is successfully captured/ posted in UOB's systems under the merchant category code 5541, but shall exclude transactions for payments under purchase of tobacco, Instalment Payment Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees and other financial charges imposed by UOB, transactions which were subsequently cancelled, voided or reversed for any reason and such other transactions as may be excluded from UOB time to time.
 - (b) "**Redemption Card**" means the redemption card issued by SPC in connection with this Promotion for the accumulation of stamps by holders of a UOB Card under this Promotion.
 - (c) "**SPC**" means Singapore Petroleum Company Limited.
 - (d) "**UOB**" means United Overseas Bank Limited.

- (e) **“UOB Card”** means any Visa, Mastercard, American Express and Union Pay credit card or debit card issued by UOB in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

2. Redemption Card and Gift

- 2.1 If you satisfy all of the conditions of Clause 1.4 above, you shall be eligible to earn one stamp on the Redemption Card. Redemption Cards will be issued during the Promotion Period only.
- 2.2 If you accumulate and complete a single Redemption Card with six (6) stamps during the Promotion Period, you shall be eligible to receive one limited edition SPC x UOB 23” foldable umbrella (the **“Gift”**) subject to these Terms.
- 2.3 Only original stamps on an original Redemption Card will be accepted for redemption of the Gift. Any damaged, defaced, photocopied or tampered stamps are not valid. Neither UOB nor SPC will be liable for any loss or damage to your Redemption Card or issued stamps on your Redemption Card and no replacement stamps will be provided.
- 2.4 To redeem your Gift at any SPC service station from 26 September 2026 to 8 November 2026 (both dates inclusive) (the **“Redemption Period”**), you must present your completed Redemption Card and a valid SPC&U membership card or SPC+ App profile at the point of redemption. Your SPC&U membership number will be recorded manually for tracking and audit purposes. To ensure Promotion integrity, you may be required to present your SPC receipts for verification at the point of redemption. SPC staff reserve the right to permanently mark these receipts before returning them. Failure to provide a valid SPC&U membership account, refusal to allow the recording of the SPC&U membership number, or failure to provide receipts if requested will result in the forfeiture of eligibility to redeem the Gift. SPC's and UOB's decision on eligibility to redeem the Gift (including Gift redemption verification) shall be final and binding.
- 2.5 The Gift must be redeemed during the Redemption Period. UOB will not extend the Redemption Period for any reason whatsoever.
- 2.6 Redemption of the Gift in this Promotion is limited to the first 35,000 redemptions across all SPC service stations in Singapore.
- 2.7 Redemption Cards which are stamped “redeemed” cannot be re-used and are not valid for other redemptions.
- 2.8 Gifts and the stamps issued on your Redemption Card are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost or stolen. No reservation, refund or exchange of the Gifts are allowed.
- 2.9 Gifts and Redemption Cards are issued on a first-come-first-served basis, whilst stocks last and subject to availability. UOB and/or SPC shall not be required to notify and/or update on the stock availability of the Gifts or the Redemption Cards.

- 2.10 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.11 The Gifts are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gifts. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute regarding the Gifts is to be resolved directly with the merchant and/or supplier of the Gifts. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts.

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 THE PROMOTION

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, 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 any reward under this Promotion, UOB may in its sole discretion forfeit the 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 reward through such means as UOB may determine in its sole discretion.
5. 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.
6. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
7. 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 (including but not limited to SPC) 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.

8. 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.
9. 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.

Updated on 1 September 2026

United Overseas Bank Limited Co. Reg. No. 193500026Z