

**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED ("UOB") CREDIT AND DEBIT CARDS S\$20
REBATE – GENECON ELECTRICITY BILL PAYMENT PROMOTION ("PROMOTION")**

1. This Promotion is only valid from 1 November 2025 to 30 November 2025, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you are deemed to have agreed to be bound by the terms and conditions of this Promotion (the "**Terms**").
2. To participate in the Promotion, you must satisfy all of the following requirements:
 - a. you must be an existing principal cardholder of a personal banking credit card or debit card issued by UOB in Singapore which is in good standing ("**UOB Card**");
 - b. you must sign up for a new ("**New Geneco Contract**") or have an existing residential electricity contract with Geneco powered by Seraya Energy ("**Geneco**") which is due for renewal ("**Expiring Geneco Contract**") during the Promotion Period and your Expiring Geneco Contract must not have auto-renewed;
 - c. you must successfully renew your Expiring Geneco Contract with a Get It Fixed 24 plan residential electricity plan ("**Plan**") before your Expiring Geneco Contract expires and during the Promotion Period;
 - d. you must successfully set up a recurring bill payment for your Plan with Geneco using your UOB Card ("**Recurring Payment**") before your Expiring Geneco Contract expires and during the Promotion Period, OR you must have set up Recurring Payments using your UOB Card prior to the Promotion Period; and
 - e. you must have successfully charged your Recurring Payment by no later than 31 January 2026 to your UOB Card (the "**Transaction**") and your Transaction must be successfully posted and captured on UOB's systems by 31 January 2026.
3. For the avoidance of doubt, if your Recurring Payment is charged to your UOB Card account but has not been posted on UOB's systems by 31 January 2026 for any reason whatsoever, your first Recurring Payment transaction will not qualify for this Promotion.
4. Cardmember will receive the following rebate (the "**Rebate**") in accordance with the table below:

Period	Recurring Bill Payment Setup	Rebate
1 Nov – 30 Nov 2025	Geneco customers who did not set up Recurring Payment using UOB Cards prior to the Promotion Period	An Eligible Cardmember will receive a S\$20 bill rebate which will be credited to the Geneco residential electricity bill account within 1 month from 31 January 2026, by 28 February 2026. Limited to the first 100 Cardmembers a month.
	Geneco customers who have set up Recurring Payment using UOB Cards prior to the Promotion Period	

5. The Rebate is awarded on a first-come-first-served basis. UOB and Geneco shall not be required to notify and/or update on the availability of the Rebate.
6. The Rebate can only be used to offset your subsequent Geneco residential electricity bills and not be used to offset any non-electricity usage related charges under your Geneco residential account. The Rebate is strictly non-negotiable, non-exchangeable (for cash or credit or otherwise), non-transferrable, non-refundable and non-replaceable.

7. By participating in this Promotion and in addition to any other consent you have already provided to UOB and/or Geneco and any right of UOB and/or Geneco under applicable laws, you consent to UOB and/or Geneco and the necessary third parties collecting, using and disclosing your information (including your personal data) for all purposes in connection with this Promotion and to contact you.
8. UOB is not an agent of Geneco and vice versa. Any dispute on the quality of service, disruption of service or service standards must be resolved directly with the service provider.
9. UOB and/or Geneco make no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and/or services supplied or provided by the other party and shall not at any time be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of such goods and/or services.
10. UOB and Geneco 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 your participation in this Promotion. Without limiting the foregoing, neither UOB nor Geneco will 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.
11. UOB and/or Geneco 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.
12. Prevailing UOB Cardmember Agreement and applicable terms governing your recurring bill payment ("**Standard Terms**") continue to apply to your UOB 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.
13. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
14. 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.