

## 5X UNI\$ on Overseas Spend (“**Promotion**”) Promotion Terms and Conditions

1. This Promotion is for UOB’s Lady’s Card (“**Card**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore and shall be for a period commencing from 20 June 2013 until such time UOB notifies otherwise (“**Promotion Period**”).
2. A principal Card member is not entitled to enjoy the benefit of this Promotion if:-
  - (a) during the Promotion Period, her Card account is suspended, cancelled, closed or terminated;
  - (b) her Card account is not active, valid, subsisting or in good standing or which, in UOB’s opinion, is delinquent or has been unsatisfactorily conducted; or
  - (c) during the Promotion Period, she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against her.
3. During the Promotion Period, if a minimum Overseas Spend of S\$3,000 is charged to the Card for the statement cycle in which the Overseas Spend is charged to, a bonus of 4X UNI\$ (“**Bonus UNI\$**”) will be awarded on the Overseas Spend for the relevant statement cycle subject to a maximum Overseas Spend of S\$5,000 (or its equivalent in a foreign currency), in addition to the existing 1X UNI\$ awarded with every S\$5.00 spent.  
“**Overseas Spend**” means overseas credit card transaction(s) (excluding online transactions) which are successfully charged to the Card and captured/posted on UOB’s systems during the Promotional Period. The benefit of all Overseas Spend incurred by a supplementary Card member in respect of the Promotion shall accrue to the principal Card member.
4. UNI\$ will not be awarded on cash advances, annual fees, cash advance fees, late fees, reversals/refunds, finance charges, fund transfers, payments under Instalment Payment Plans, payments under UOB Lady’s LuxePay Plans, SMART\$ transactions and such other transactions as UOB may from time to time stipulate.
5. Under this Promotion, Bonus UNI\$ earned by a supplementary Card member shall accrue to the principal Card member. Bonus UNI\$ earned will be credited to the principal Card member’s account on a monthly basis on the applicable statement date.
6. This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.
7. These Promotion terms and conditions shall prevail in the event of any inconsistency between these Promotion terms and conditions and any advertising, promotional,

publicity or other materials relating to the Promotion.

8. The Bank may at its discretion change or add to any of these Promotion terms and conditions including withdrawing this Promotion at any time without giving any notice or assuming any liability to any person. The Bank's determination of all matters relating to this Promotion shall be final and conclusive.

9. These Promotion terms and conditions are governed by the laws of Singapore.

## **Terms and Conditions of UOB Lady's Card Overseas Spend Shopping Vouchers Promotion ("Terms and Conditions")**

- The UOB Lady's Card Overseas Spend Promotion (the "Promotion") is only applicable to members of United Overseas Bank Limited ("UOB") Lady's Cards issued in Singapore.
- Lady's Cardmembers must charge a minimum of S\$3,000 overseas transactions ("Qualifying Amount") from 25 November 2013 to 31 December 2013, both dates inclusive ("the Promotion Period") to qualify for the Promotion ("Qualified Cardmembers").
- Qualifying Amount includes supplementary card(s) overseas transactions except for cash advances, annual fees, cash advance fees, late fees, reversals, finance charges, fund transfers, payments under Instalment Payment Plan and UOB Lady's LuxePay Plan.
- The first 600 Qualified Cardmembers ("Qualifiers") with minimum S\$3,000 overseas transactions charged to the UOB Lady's Card (issued in Singapore) based on the earliest transaction date from 25 November 2013 to 31 December 2013, both dates inclusive ("the Promotion Period") will qualify to redeem for the Isetan shopping vouchers ("Gift").
- Limited to one redemption per Qualifier and the Gift is not exchangeable for cash, credit or other gifts.
- Redemption letters will be mailed to the Qualifiers within three months after the end of the Promotion Period.
- Late redemption of the reward will be treated as uncollected and there will be no payment or compensation for any uncollected rewards.
- The Qualifier's Card account must be valid, subsisting and in good standing and cannot be voluntarily or involuntarily cancelled, terminated, closed or suspended at any time between 25 November 2013 and 30 April 2014 (both dates inclusive) or such other date as may be decided by UOB at its absolute discretion.
- The Eligible Cardmember must register for the Promotion via Electronic Short Message Service (SMS), by keying in "**TRAVEL<SPACE>UOB Lady's Card Number**" by submitting it to 77862 and UOB must have received the said SMS during the Qualifying Period.
- A SMS will be sent to the Eligible Cardmember for each successful registration. For the avoidance of doubt, each Eligible Cardmember is entitled to register only once to participate in the Promotion irrespective of the number of Eligible Cards that she may have during the Qualifying Period.; and;
- All registrations in respect of the Promotion must be done via SMS by the Eligible Cardmember. Only SMSes received by UOB will be considered for the Promotion. Any incomplete or inaccurate SMS registration will not be considered and consequently be disqualified.

- SMS registration starts from 12:00 a.m. on 25 November 2013 and ends at 11:59 p.m. on 31 December 2013, (Singapore date and time), both dates and time inclusive.
- Registrations submitted in a form differing from that set out by UOB will be automatically disqualified.
- SMS entries received by UOB before 12:00 a.m. on 25 November 2013 or after 11:59 p.m. on 31 December 2013 (Singapore date/time) will not be eligible for the Promotion and will be considered invalid and void.
- Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Cardmembers. The Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- Notwithstanding anything herein, UOB may at any time in its discretion and without giving any reason or prior notice, determine the eligibility of any SMS registration.
- By participating via SMS registration, the Cardmember consent to the disclosure of information including, but not limited to, the Cardmembers' credit card number to the SMS vendor, independent telecommunication authorities or service provider or such other third party which is engaged by the Bank for the Promotion. The Cardmember authorises UOB to disclose information regarding the Cardmember and the Cardmember's relevant Eligible Card account to such parties for the purposes of the Promotion.
- The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS.
- UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete these privileges and/or any of the terms and conditions of this offer and/or terminate this offer, including without limitation, the right to replace the Gift with another reward of similar value in case of stock unavailability without prior notice, without assuming any liability to any person, and the Selected Cardmembers shall be bound by these amendments.
- UOB assumes no liability or responsibility for the acts of default or defects in the goods and services offered by the merchants. Any dispute about the quality or service standards must be resolved directly with the merchants.

- All information is correct at the time of publishing and UOB makes no representation or warranty, whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- The decision of UOB on all matters relating to this offer shall be final, conclusive and binding on all Selected Cardmembers and any other persons, including, without limitation, any decision to cancel or suspend the Promotion. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning this offer.

## **Terms and Conditions of the United Overseas Bank Limited Christmas Tax Rebate Promotion (“Terms and Conditions”)**

### **1. Definitions**

**“Award”** means the rebate amount of S\$25, awarded to an Eligible Cardmember’s account when the Qualifying Spend has been met.

**“Promotion”** means the United Overseas Bank Limited Christmas Tax Rebate Promotion.

**“Promotion Period”** means the period commencing at 0000 hours on 25 November 2013 to 2359 hours on 31 December 2013 (Singapore date and time inclusive).

**“Qualifying Spend”** means a Qualified Transaction expenditure of the equivalent of S\$3,000.00 or more in a foreign currency charged to the Eligible Card account during the Promotion Period at an overseas point-of-sale terminal.

**“Eligible Cardmembers”** means existing principal Cardmembers who hold credit card account(s) on personal liability issued by UOB in Singapore which are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB.

**“Qualified Transactions”** means credit card retail transaction(s) charged at an overseas at point-of-sale terminal in a foreign currency, successfully charged to the Eligible Card account and captured/ posted on UOB’s systems during the Promotion Period, excluding Excluded Transactions. Transactions charged by supplementary Cardmembers do not accrue to the benefit of the respective principal Eligible Cardmember in respect of the Promotion.

**“Excluded Transactions”** means credit card transaction(s) in respect of installment payments, cash advances, balance and/or funds transfers, SmartPay, Dynamic Currency Conversion (DCC) transactions, annual fees, cash advance fees, late fees, reversals, interest, finance charges made by the Cardmember using the Eligible Card account and/or any Transaction that was subsequently cancelled, voided or reversed for any reason, and any other transactions as may be prescribed by UOB.

**“Standard Terms”** means the UOB Cardmember Agreement and the UOB Rewards terms and conditions prevailing from time to time, available at [www.uob.com.sg](http://www.uob.com.sg).

### **2. Eligibility**

2.1 To be eligible to receive the Award, Cardmembers must:

- (a) Hold an Eligible Card account;
- (b) Successfully register for the Promotion by way of SMS Registration; and
- (c) Charge the Qualifying Spend in Qualified Transactions to their Eligible Card Account during the Promotion Period.

2.2 The following Cardmembers shall be disqualified from taking part in the Promotion:-

(a) Any Cardmember whose Eligible Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime on or during the Qualifying Period. Termination of a supplementary Cardmember's Eligible Card account will not by itself disqualify the applicable Eligible Cardmember from the Promotion; or

(b) whose Eligible Card account is not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion; or

(c) those who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them.

### **3. The Award**

3.1 An Eligible Cardmember may only receive the Award once.

3.2 The Award will be rewarded in addition to any usual UNI\$ earned for the Eligible Card account in accordance with the Standard Terms to the Eligible Cardmember's registered UOB Card by 31 March 2014.

3.3 The Award is to be determined by UOB at its discretion based on its records of Transactions. UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of rebates, to rectify any errors in the calculation or otherwise adjust such calculation. Adjustments will be made to the Award if there is any credit posted to the Eligible Card account including those arising from returned goods or services, from billings disputes, or any other reason at the discretion of UOB.

3.4 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Award, UOB reserves the right to forfeit/reclaim the Award and award it in such manner and to such persons as UOB deems fit without any liability on the part of UOB. No payment or compensation whether in cash, credit or kind shall be made to the Cardmember for the forfeited/reclaimed Award.

3.5 The Award is not transferable or exchangeable in full or in part.

### **4. Obligations of Participation**

4.1 Eligible Cardmembers who participate in the Promotion are deemed to have accepted these Terms and Conditions.

## 5. REGISTRATION VIA SMS

5.1 The Eligible Cardmember must register for the Promotion via Electronic Short Message Service (SMS), by keying in **“TRAVEL<SPACE>UOB Lady’s Card Number”** by submitting it to 77862 and UOB must have received the said SMS during the Qualifying Period.

5.2 A SMS will be sent to the Eligible Cardmember for each successful registration. For the avoidance of doubt, each Eligible Cardmember is entitled to register only once to participate in the Promotion irrespective of the number of Eligible Cards that she may have during the Qualifying Period.; and;

5.3 All registrations in respect of the Promotion must be done via SMS by the Eligible Cardmember. Only SMSes received by UOB will be considered for the Promotion. Any incomplete or inaccurate SMS registration will not be considered and consequently be disqualified.

5.4 SMS registration starts from 12:00 a.m. on 25 November 2013 and ends at 11:59 p.m. on 31 December 2013, (Singapore date and time), both dates and time inclusive.

5.5 Registrations submitted in a form differing from that set out by UOB will be automatically disqualified.

5.6 SMS entries received by UOB before 12:00 a.m. on 25 November 2013 or after 11:59 p.m. on 31 December 2013 (Singapore date/time) will not be eligible for the Promotion and will be considered invalid and void.

5.7 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Cardmembers. The Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.

5.8 Notwithstanding anything herein, UOB may at any time in its discretion and without giving any reason or prior notice, determine the eligibility of any SMS registration.

5.9 By participating via SMS registration, the Cardmember consent to the disclosure of information including, but not limited to, the Cardmembers’ credit card



number to the SMS vendor, independent telecommunication authorities or service provider or such other third party which is engaged by the Bank for the Promotion. The Cardmember authorises UOB to disclose information regarding the Cardmember and the Cardmember's relevant Eligible Card account to such parties for the purposes of the Promotion.

5.10 The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS.

## **6. General**

6.1 UOB shall not be liable for:

(a) any cost, loss or expenses arising in any manner howsoever in connection with the Promotion other than losses arising from the sole negligence or willful misconduct of the Bank;

(b) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or

(c) for any breakdown or malfunction in any computer system or equipment.

UOB is not responsible if it is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including the SMS vendor or service provider, the failure of any machine or communication system, industrial dispute, war, Act of God, or for any act or omission outside the control of UOB.

UOB is not responsible for any failure or delay in transmission of sale transactions by MasterCard/ Visa/ JCB/ CUP/ American Express Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other parties.

6.2 The terms and conditions herein are supplemental to the Standard Terms. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.

6.3 In the event of any inconsistency between the terms and conditions herein and any other material relating to the Promotion, the terms and conditions herein shall prevail.

6.4.1 The Bank's determination of all matters relating to or in connection with the Promotion shall be final and conclusive.

6.4.2 The Bank reserves the discretion to vary any of the terms and conditions herein including but not limited to varying any of the Qualifying Period, the eligibility criteria, or terminating this Promotion, at the Bank's discretion without notice of reason and without assuming any liability to any person.

6.5 All information is correct at the time of publishing.

6.6 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

6.7 Any Cardmember who participates in the Promotion is deemed to have accepted these terms and conditions.

6.8 The terms and conditions herein shall be governed by the laws of the Republic of Singapore.