

**Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “UOB Lady’s Card Add A Lady Program” (“Program”)**

1. This Program is open to ALL existing principal UOB Lady’s Card cardmember.
2. This Program commences on 15 August 2014 and ends on 31 December 2014, both dates inclusive (the “**Program Period**”).
3. To be eligible under this Program,:-
  - (a) the Referrer must refer a person who is not holding any active UOB principal credit card to apply for a principal UOB Lady’s Card (the “**Referee**”); **AND**
  - (b) the application of the Referee for the principal UOB Lady’s Card must be made via [uob.com.sg/addalady](http://uob.com.sg/addalady) or [uoblady.com.sg/addalady](http://uoblady.com.sg/addalady) and approved by UOB during the Program Period.
4. Subject to the terms herein, in order for the Referrer to qualify for a Complimentary Traditional English High Tea for two (2) worth S\$65 at Singapore Marriott Hotel (“**Gift**”) under this Program (the “**Qualified Referrer**”), the Referee must :-
  - (a) activate (i.e. unblocked) her principal UOB Lady’s Card; **AND**
  - (b) charge a minimum of S\$500 within the first month of approval of her principal UOB Lady’s Card.

In addition, the Qualified Referrer and Referee’s credit card accounts must be in good standing or satisfactorily conducted as may be determined by UOB in its discretion and must not be voluntarily or involuntarily closed, terminated, cancelled or suspended for any reason. Any Gift awarded shall be forfeited if Qualified Referrer’s or Referee’s credit card account is/are closed, terminated, cancelled or suspended and the Qualified Referrer’s or Referee’s shall not be entitled to any compensation or payment.

5. Each Qualified Referrer is only entitled to one (1) Gift per Referee who has fulfilled the conditions under Clause 4 above, regardless of the total amount charged by the Referee to the new principal UOB Lady’s Card in excess of S\$500.
6. Limited to the first 500 Qualified Referrers and each Qualified Referrer is subject to a maximum cap of ten (10) Gifts.
7. The Qualified Referrers are selected based on the first 500 of their respective Referees who spent the minimum of S\$500 within the first month of approval, regardless of the submission date of the UOB Lady’s Card application.
8. If more than one (1) Referrer successfully refers the same Referee, UOB shall have the discretion regarding the recipient of the Gift.
9. By providing the Referrer’s personal details to UOB, the Referee represents and warrants that the Referee has obtained the consent of the Referrer for UOB to collect, use and/or disclose the Referrer’s personal details for the purpose of administering this Program.
10. Referrers cannot refer themselves to receive the Gift under this Program.
11. Late submissions of application for UOB principal credit card will not be entertained.
12. For the purpose of this Program, only posted transactions including Instalment Payment Plan, UOB Lady’s LuxePay Plan within the Program Period are valid. Spending by supplementary cardmembers, funds transfer, balance transfers, cash advances, fees, interests, late charges, annual fees, any other financial charges and voided/cancelled/disputed/reversed transactions for any reason are excluded.

13. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by MasterCard, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by the cardmember being omitted during the Program Period; or (ii) any late posting of the transactions and thereby affecting the cardmember's eligibility for this Program or the Gift; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
14. Redemption letters with enclosed Gift voucher will be sent to the Qualified Referrer's mailing address as per UOB's existing records by fourteenth (14th) working day of calendar month **AFTER** first month of approval of the Referee's principal UOB Lady's Cards, or such other date that UOB may decide on from time to time.
15. The Gift voucher will be valid in accordance with the terms and conditions stated therein. Terms and conditions pertaining to Gift redemption are stated on the redemption letter and/or Gift voucher. Any late redemption of the Gift will not be entertained. Qualified Referrer shall not be entitled to any payment or compensation for any unredeemed Gift.
16. This Program is not applicable to (a) existing principal UOB Credit Card; or (b) principal UOB Credit Card(s) who have cancelled any of their cards six (6) months prior to the commencement of this Program.
17. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any cardmember for this Program and shall not be obliged to give any reason therefor.
18. The Gift will be charged to the Qualified Referrer's account with UOB if either the Qualified Referrer's or Referee's credit card account is closed or terminated within twelve (12) months from the date the account(s) was opened.
19. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
20. The Gift is not exchangeable for cash, credit or other goods and services and will be subject to the terms and conditions of the participating merchant.
21. UOB assumes no liability or responsibility for the acts or the defaults of the merchant or defects in the goods or services offered in this Program. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
22. SMS vendor 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.
23. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any of the terms and conditions herein. UOB shall not be obliged to enter into any correspondence with any person or any matter concerning the Program.
24. UOB's decision on all matters relating to or in connection with the Program shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained.
25. In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Program, the terms and conditions herein shall prevail.