

TERMS AND CONDITIONS GOVERNING UOB “RECEIVE UP TO S\$80 WITH UOB PERSONAL INTERNET BANKING AND UOB MOBILE SERVICES” PROMOTION

Last updated on 1 July 2013

1. Eligibility

1.1 This “*Receive up to S\$80 with UOB Personal Internet Banking and UOB Mobile Services*” Promotion (the “**Promotion**”) is open to all customers (“**Customers**”) of United Overseas Bank Limited (“**UOB**”) who:-

1.1.1 already signed up for UOB Personal Internet Banking or UOB Mobile Services prior to the Qualifying Period (as defined below); or

1.1.2 successfully signed up for UOB Personal Internet Banking or UOB Mobile Services during the Qualifying Period (as defined below);

1.2 To be eligible to participate in the Promotion, the Customer must, during the Qualifying Period (as defined below), submit his/her name, NRIC/ Passport No. and latest mobile phone number to UOB by filling up and submitting the Promotion Online Registration Form (the “**Form**”) (which said Form can be found on the Promotion page on uob.com.sg.) and UOB must have received the completed Form from the Customer during the Qualifying Period (“**Eligible Customers**”).

1.3 The following Customers shall not be eligible to participate in the Promotion:-

1.3.1 Persons whose UOB bank accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason as may be determined by UOB at its discretion;

1.3.2 Persons whose UOB Personal Internet Banking and UOB Mobile Services access is/are voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during the Qualifying Period (as defined below); and

1.3.3 Persons who are or become mentally unsound, facing legal incapacity or is not capable of handling their affairs, deceased, insolvent, bankrupt or have legal proceedings (or any threat) of any nature instituted against them.

1.4 Notwithstanding anything herein, UOB has the discretion to determine the eligibility of any Customer to take part in the Promotion. Such determination shall be final, binding and conclusive and UOB is not obliged to give any reason therefore or prior notice.

2. Qualifying Period

2.1 The “*Qualifying Period*” for the Promotion is the period commencing on 8 April 2013, 0000hrs to 30 September 2013, 2359hrs (Singapore date and time) (both dates and time inclusive).

3. Qualifying Online Transactions

3.1 To be eligible for the cash rebate and shopping vouchers referred to under Clause 4 below, each Eligible Customer must have:-

3.1.1 complied with Clauses 1.1 and 1.2 above in full; and

3.1.2 performed the qualifying online transaction (“**Qualifying Online Transaction**”) described under the second column of the table below in relation to the transaction type described

in the first column of the table below using the Eligible Customer's UOB Personal Internet Banking or UOB Mobile Banking and which said Qualifying Online Transaction must have been successfully received and recorded on UOB's systems during the Qualifying Period.

Transaction Type	Qualifying Online Transactions
(i) Bill Payment to any new billing organization* listed in UOB's systems or payment of the Eligible Customer's outstanding balances on his/her UOB Credit Card.	The debiting of the Eligible Customer's UOB account with a minimum transaction amount of S\$10 for the Transaction Type set out in the first column must be completed successfully (i.e. the payment transaction must be successfully received and recorded on UOB's systems during the Qualifying Period).
(ii) Set up and successfully make <u>recurring</u> Fund Transfers or Bill Payments once per month for 3 months to a new funds transfer payee^ or a new billing organization* listed in UOB's systems	<p>The debiting of the Eligible Customer's UOB account with a minimum transaction amount of S\$10 for the Transaction Type set out in the first column must be completed successfully (i.e. the payment transaction must be successfully received and recorded on UOB's systems during the Qualifying Period).</p> <p>The first funds transfer or bill payment transaction must be completed successfully within the Qualifying Period.</p> <p>The 3rd funds transfer or bill payment transaction must be completed successfully by 30 November 2013.</p>

*New billing organization means a billing organization that has not been paid to by the Eligible Customer since 31 December 2012.

^ New funds transfer payee means a payee that has not been paid to by the Eligible Customer since 31 December 2012.

4. Cash Rebate and Shopping Voucher

4.1 Eligible Customers who have performed a Qualifying Online Transaction ("**Qualified Customers**") will be eligible to the Rebate, and where applicable, Shopping Voucher and/or Bonus Shopping Voucher in the following manner:

Prize Type	Qualifying Period	Prize Notification Date
(i) The first three hundred (300) Qualified Customers each month of the Qualifying Period who performed a Qualifying Online Transaction under item (i) of Clause 3.1.2 above will be eligible to a cash rebate (" Cash Rebate ") of S\$10 to the account used to pay the bill.	<ul style="list-style-type: none"> • April 2013 • May 2013 • June 2013 • July 2013 • August 2013 • September 2013 	<ul style="list-style-type: none"> • 30 May 2013 • 28 June 2013 • 30 July 2013 • 30 August 2013 • 30 September 2013 • 30 October 2013
(ii) The first one hundred (100) Qualified Customers each month of the Qualifying Period who performed a Qualifying Online	<ul style="list-style-type: none"> • April 2013 • May 2013 • June 2013 	<ul style="list-style-type: none"> • 15 November 2013 • 15 November 2013 • 15 November 2013

Transaction under item (ii) of Clause 3.1.2 above will be eligible for a bonus Takashimaya shopping voucher worth \$20 (" Shopping Voucher ") in addition to the Cash Rebate.	<ul style="list-style-type: none"> • July 2013 • August 2013 • September 2013 	<ul style="list-style-type: none"> • 15 February 2014 • 15 February 2014 • 15 February 2014
(iii) The first fifty (50) Qualified Customers each month of the Qualifying Period who successfully signed up for UOB Personal Internet Banking and performed a Qualifying Online Transaction under item (i) or (ii) of Clause 3.1.2 above will be eligible for an additional bonus Takashimaya shopping voucher worth \$50 (" Bonus Shopping Voucher ") in addition to Cash Rebate or Voucher.	<ul style="list-style-type: none"> • April 2013 • May 2013 • June 2013 • July 2013 • August 2013 • September 2013 	<ul style="list-style-type: none"> • 15 November 2013 • 15 November 2013 • 15 November 2013 • 15 February 2014 • 15 February 2014 • 15 February 2014

- 4.2 Qualified Customers who are entitled to the Cash Rebate prize will receive an SMS on the Prize Notification Date stated in Clause 4.1 above notifying the Qualified Customer that he/she is entitled to the Cash Rebate. SMS will be sent to the Qualified Customers' mobile phone number as provided in the Form.
- 4.3 Qualified Customers who are entitled to the Shopping Voucher and/or Bonus Shopping Voucher will receive the Shopping Voucher and/or Bonus Shopping Voucher by mail on or before the Prize Notification Date stated in Clause 4.1 above. Shopping Voucher and/or Bonus Shopping Voucher will be mailed to the Qualified Customer's last mailing address as per UOB's records.
- 4.4 Each Qualified Customer will only be eligible to receive a maximum of one (1) Cash Rebate and/or one (1) Shopping Voucher and/or (1) Bonus Shopping Voucher notwithstanding that the Qualifying Customer may have carried out more than one (1) Qualifying Online Transaction during the Qualifying Period.
- 4.5 The Qualified Customer will be disqualified if the mobile phone number provided in the Form is invalid or if their UOB Personal Internet Banking and/or UOB Mobile Services access is terminated on or before 15 February 2014 (Singapore date).
- 4.6 The usage of the Shopping Voucher and/or Bonus Shopping Voucher (collectively, the "**Vouchers**") is subject to the terms and conditions of the respective merchant, agent, supplier or service provider of the Vouchers.
- 4.7 The Vouchers offered under the Promotion are neither transferable nor exchangeable for cash, credit, other gifts or otherwise, in full or in part nor refundable. Usage of the Voucher is subject to the terms and conditions accompanying it.
- 4.8 No payment or compensation whether in cash, credit or kind shall be made for any forfeited, expired or unredeemed Vouchers or any letter attaching the Vouchers which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.
- 4.9 UOB assumes no liability or responsibility for the acts or defaults of the manufacturer, merchant and/or suppliers of the Vouchers or for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services or the Vouchers or in connection with the Promotion and any consequences including, but not limited to, loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion, and/or use of the Vouchers howsoever arising.
- 4.10 UOB is not an agent of the merchant or service provider. Any dispute about the quality or service standard must be resolved directly with the merchant or service provider. The merchant or service provider may impose conditions for the usage or redemption of the Vouchers or the goods or services.

- 4.11 UOB reserves the right to replace and/or substitute any of the Vouchers with another gift at equivalent or close to the prevailing recommended retail price without giving prior notice or reason to any Customers or assuming any liability to any part. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.
- 4.12 In the event that any Qualified Customer is found to have received more than one (1) Cash Rebate, and/or one (1) Shopping Voucher and/or (1) Bonus Shopping Voucher, UOB may at its discretion reclaim the same or an amount equal to the cost of the Vouchers by debiting such amount from any one of the Qualified Customer's account opened with UOB without prior notice to the Qualified Customer.
- 4.13 If UOB subsequently discovers that the Participant or the Qualified Participant is not eligible to participate in the Promotion or to receive the Cash Rebate and/or Vouchers, UOB may at its discretion forfeit the Cash Rebate and/or Vouchers or reclaim it/ them (if already awarded) and award or dispose of the Vouchers in such manner and/or to such person as UOB deems fit at its absolute discretion without payment or compensation whatsoever without giving any reason to such Qualified Customer.
- 4.14 UOB's determination of the Qualified Customers shall be final, conclusive and binding. No correspondence or claims will be entertained.

5. Participation

- 5.1 By participating in the Promotion, the Eligible Customer:-
- 5.1.1 consent to the collection, use and disclosure of his/her name, identification/passport number and such other information and particulars, including photographs of the Eligible Customer, for publicity or marketing purposes in connection with the Promotion and UOB Personal Internet Banking and UOB Mobile Services
- 5.1.2 agrees to co-operate with and participate in such publicity activities without any payment or compensation thereof.
- 5.2 The Qualified Customers shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Promotion at his/her own costs and hereby consents to UOB collecting, using and disclosing the Qualified Customer's personal information for the purposes of receiving promotional, marketing and other publicity information from UOB from time to time in connection with UOB Personal Internet Banking and UOB Mobile Services.

6. General

- 6.1 The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion and no appeal, correspondence or claims will be entertained.
- 6.2 Notwithstanding anything in these terms and conditions, UOB reserves the right at any time and from time to time, at its discretion and without giving prior notice, to amend, vary, add or delete these terms and conditions, including but not limited to the eligibility terms and criteria, the Qualifying Period, without assuming any liability to any person and all Eligible Customers and Qualified Customers shall be bound by these amendments.
- 6.3 In the event of any inconsistency or discrepancies between these terms and conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 6.4 Participation in the Promotion is subject to these terms and conditions. All Participants will also be subjected to the Terms and Conditions of UOB Personal Internet Banking and UOB Mobile



Services (“**Standard Terms**”) which is available at uob.com.sg. 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.

- 6.5 Full disclaimers and terms and conditions relating to UOB Personal Internet Banking and UOB Mobile – Bill Payment & Funds Transfer shall apply to each of the Participants and is available at uob.com.sg.
- 6.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 6.7 UOB shall not be responsible or liable for any loss, injury to or expenses, claim or damages of any Eligible Customer or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Eligible Customer’s direct loss to the extent such loss is caused directly by UOB’s fraud, negligence or willful misconduct.
- 6.8 UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB.
- 6.9 UOB shall not be responsible or liable:-
 - 6.9.1 for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which maybe engaged for the Promotion which may result in the SMS not being received by or sent by UOB;
 - 6.9.2 for any late posting of the Qualifying Online Transactions or for any failure in Qualifying Online Transactions being transacted by UOB Personal Internet Banking and UOB Mobile Services or being captured in UOB’s system;
 - 6.9.3 for any notice or communication or redemption letter which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - 6.9.4 for any breakdown or malfunction in any computer system or equipment.
- 6.10 A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 6.11 These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all Participants who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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