



**Terms and Conditions Governing UOB Lady's Platinum Card Cath Kidston 2015 Promotion
For New UOB Lady's Platinum Card Applicants:**

1. Promotion is open to new UOB Principal Lady's Card applicants who are not holding any active UOB Principal Credit Card. The application must be approved between 14 September 2015 to 15 November 2015.
2. To qualify for the UOB Lady's Platinum Card Acquisition Cath Kidston 2015 Promotion for UOB Lady's Platinum Card, all issued UOB Lady's Platinum Principal Cards must be activated (i.e. unblocked) and a minimum of S\$800 ("Qualifying Amount") charged to your new UOB Lady's Platinum Principal Credit Card(s) within the first month of approval. Limited to the first 600 qualified customers ("Qualified Cardmembers"). Each Principal Cardholder is eligible to one (1) Cath Kidston Overnighter worth S\$119 ("Gift"), regardless of the number of Card(s) applied for and activated.
3. The Qualified Cardmembers are selected based on the first 600 customers who fulfilled Clause 2 within first month of approval, regardless of the submission date of the application.
4. Only successfully captured/posted transactions on UOB's systems including monthly payments under an Instalment Payment Plan (IPP), Lady's LuxePay Plan or recurring bill payments which are successfully charged to the UOB Lady's Platinum Card within the Promotion Period are valid. Spending on supplementary card, funds transfer, cash advances, instalment loans, fees, interests, financial charges or any transaction that was subsequently cancelled, voided or reversed for any reason, and/or such other categories of transactions which UOB may exclude from time to time without notice or giving reasons are excluded.
5. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for this Promotion.
6. The Gift is not exchangeable for cash, credit, or benefit of any kind.
7. To qualify, your credit card account must be in good standing and not be cancelled for any reason. The value of the Gift will be charged to the applicant if the UOB Credit Card account is closed or terminated within nine (9) months from the date the account(s) was opened.
8. Not applicable to (a) existing Principal UOB credit card (b) Principal UOB Credit Card(s) who have cancelled any of their cards six (6) months prior to this promotion.
9. Redemption letters will be sent to the qualified customers by 31 December 2015, or by such other mode / form of communication and on such other date that UOB may decide on from time to time.
10. The Letter will set out the details and procedures for the redemption of the Gift. The Qualified Cardmember must make the redemption within the stipulated timelines, otherwise, the Gift will be forfeited and deemed null and void. Selection of the Gift design is subject to availability, and whilst stocks last.
11. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Eligible Cardmember's receipt of the Letter or any Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Any Letter that has expired or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable and not exchangeable for cash or otherwise.

12. If any Gift remains un-redeemed by the stipulated timeline or if any Eligible Cardmember is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the Gift and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Gift. Where the Gift was awarded to / redeemed by an Eligible Cardmember who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Eligible Cardmember a reimbursement for the value of the Gift.
13. The Gift is not transferable or exchangeable in part or in kind for cash, credit or other goods and services. 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.
14. UOB will not be liable or responsible for any defects, deficiency, quality, merchantability, the fitness or any other aspect of the Gift or any goods or services redeemed/claimed under the Promotion, or the acts or defaults of the merchant, agent, supplier or service provider of the Gift or any goods or services redeemed under the Promotion.
15. UOB is not an agent of the merchants, agents, suppliers or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers or service providers.
16. The merchants, agents, suppliers or service providers may impose conditions for the redemption of the Gift, or goods or services. UOB will not be responsible or liable 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 Gift or goods or services or in connection with the Promotion howsoever arising. UOB and the participating merchants, agents, suppliers or service providers reserve the right to vary/amend the terms and conditions without prior notice or giving any reason or being liable to any person. No correspondence appeal or claims will be entertained.
17. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Activation Gift with any other gift of equal of similar value selected by UOB. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for the gift. Only posted transactions including Instalment Payment Plan within the promotional period are valid. The gifts are not exchangeable for cash, credit or other goods and services.
18. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions.