

Win a trip to New York City, USA

Shop your way to an all-expenses-paid trip for two to the Big Apple! Simply charge all your shopping (local, online or overseas) to your UOB Lady's Card from now to 31 December 2016.

Register now to win this experience of a lifetime.

SMS PricelessNYC space NRIC number to 77862 and start shopping!

Your Priceless Experience with a friend

The top 3 spenders will get to enjoy a 4-Day-3-Night trip in April 2017 which includes:

Round-trip Flights

on Singapore Airlines

Shopping Spree

complete with USD2,000 prepaid MasterCard

on the house

with breakfast

Broadway's Best

VIP seats and pre-show dinner at acclaimed restaurant

Airport Transfers

in New York City

City Tour in NYC

with a personal travel guide

Dinner for 2

at one of New York's trendiest restaurants

Luxury Hotel Stay



Terms and Conditions Governing UOB Lady's Top Spender 2016 Promotion ("Terms and Conditions")

- This UOB Lady's Top Spender 2016 Promotion (the "**Promotion**") is only valid between 19 October 2016 and 31 December 2016, both dates inclusive ("**Promotion Period**").
- This Promotion is only applicable to principal holders of a United Overseas Bank Limited ("UOB") Lady's Debit Card, Lady's Classic Card, Lady's Card, Lady's Solitaire (And) Card issued by UOB in Singapore ("Eligible Card"); and whose Eligible Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion (collectively, "Cardmembers").
- Only Cardmembers who fulfill all the following conditions can be deemed "Eligible Cardmembers" who are eligible to receive a 4-Days-3-Nights trip to New York, United States of America ("Gift") as defined in clause 12:
 (i) successfully registered herself, within the Promotion Period, to participate in the Promotion via Electronic Short Message Service ("SMS"), by keying in "PricelessNYC space>NRIC Number" ("SMS Registration") and sending it to 77862 with her last known registered mobile number with UOB. and
 (ii) be one (1) of the three (3) Cardmembers who successfully conducted the highest accumulated sum of Eligible Transactions on their Eligible Card account during the Promotion Period.

For the purposes of this Promotion: "Eligible Transactions" refer to retail transactions made online, locally or overseas which are successfully charged to Cardmember's Eligible Card account during the Promotion Period and are successfully captured/posted on UOB's systems during the Promotion Period.

Eligible Transactions exclude transactions for airline bookings, air ticket purchases, hotel bookings, dining / food and beverage; retail transactions which were subsequently cancelled, voided or reversed for any reason; and such other transactions as may be excluded from UOB

- By submitting the SMS to participate in the campaign, Cardmembers expressly and $\,$

 - agree to disclose to UOB and the service provider appointed at UOB's discretion (the "Agency"), their names, NRIC or passport numbers, pictures and such other particulars or information that may indicate her account with UOB; permit, consent and authorize UOB and the Agency to disclose, reveal, divulge and publish their names, NRIC or passport numbers, pictures and such other particulars or information that may indicate her account with UOB to any party (including Instagram) for the purpose of organizing, promoting, advertising, publicizing, sponsoring and/or conducting the Campaign: conducting the Campaign; consent to receiving promotional, marketing and other publicity information from UOB
 - from time to time;
 - agrees to co-operate with UOB and shall, if required by UOB at its absolute discretion, agrees to Co-Operate with Oborain single, in required by Good at its absolute discretion, participate in any advertising, promotional and publicity and/or commercial activities organized by UOB in relation to the Campaign (including but not limited to attending any prize presentation) at her own costs, without any payment or compensation thereof and in such mode and manner as shall be decided by UOB at its absolute discretion; and acknowledge and agree that their submissions of any Entry constitutes their consent to
 - give UOB (including its nominees) a worldwide royalty-free, irrevocable, transferrable, assignable, perpetual, non-exclusive license to use, reproduce, publish, create derivative works from and display such Entry in whole or in part, and to incorporate it into other works, in any form, including for promotional or marketing purposes.
- All registrations in respect of this the Promotion must be done via SMS by the Cardmember All registrations in respect of this the Promotion must be done via SMS by the Cardmember with her last known registered mobile number with UOB. Only SMSes received by UOB during the Promotion Period will be considered for the Promotion. Any incomplete or inaccurate SMS registration will not be considered and consequently be disqualified. A SMS will be sent to the Cardmember for each successful SMS Registration. For the avoidance of doubt, each Cardmember is entitled to register only once to participate in the Promotion irrespective of the number of Eligible Cards that she may have or the number of Eligible Transactions that she has carried out during the Promotion Period;
- 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.
- Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication Sending and receiving SMS is dependent on a SMS vendor, an independent relecommunication 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 this the Promotion.
- UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to
- This Promotion is not valid with any other privileges or promotions unless otherwise stated. The Gift is not exchangeable for cash, credit, or benefit of any kind.
- The Gift is limited to **one (1)** per Eligible Cardmember, regardless of how many Eligible Card(s) she has. Only a total of three (3) Gifts will be awarded under this Promotion.
- 11 The Gift is subject to availability, and subject to any conditions which may be imposed by the service provider.
- The Gift only consists of :
 - 2 (two) return economy class air tickets from Singapore to New York, United States of

 - America, on Singapore Airlines; 1 (one) MasterCard prepaid card with a value of USD2,000; 3 (three) nights' accommodation (at a hotel selected by UOB and/or MasterCard) with (c)

 - breakfast for 2 (two);
 Dinner for 2 (two) on the 2nd and 3nd night during such stay;
 Transport to and from the John F. Kennedy International Airport for 2 (two), within New
 - 1 (one) Broadway show (selected by UOB and/or MasterCard) for 2 (two); and
 - 1(one) city tour (selected by UOB and/or MasterCard) for 2 (two).
- (i) The Eligible Cardmember and her guest must make their bookings in respect of clause 12 (a) above by 15 February 2017 and their travel period ("Trip") must commence and end within 1 to 30 April 2017, otherwise the Gift shall be forfeited and deemed null and void.

 - Any change in the booking or Trip is strictly prohibited For the avoidance of doubt, the Gift (i.e. all parts of it) must be fully utilized within one Trip.
 - Any Gift (or any part thereof) which is unutilized by 30 April 2017 shall be forfeited and deemed null and void.
 - No compensation or reimbursement will be given for any forfeited Gift.
- Each Eligible Cardmember shall be liable to pay for all her own costs, charges and expenses and that of her guest incurred in excess of the value of the Gift and/or otherwise incurred in relation to the utilization of the Gift.
- A notification letter (the "**Letter**") notifying each Eligible Cardmember that she is eligible for the Gift will be mailed to the Eligible Cardmember (to his/her last known address based on UOB's records) one (1) month after the end of the Promotion or by such other mode / form of communication and on such other date that UOB may decide on from time to time.

- 16. The Letter will set out the details and procedures for the redemption of the Gift. The Eligible Cardmember must make the redemption within the stipulated timeline; otherwise, the Gift will be forfeited and deemed null and void.
- 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
- 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.
- UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift (or any part thereof) with any other gift of equal or similar 19. value selected by UOB.
- The products, goods and services in connection with the Gift and this Promotion are provided by third party merchants, agents, suppliers or service providers.
- UOB will not be liable or responsible for any defects, deficiency, quality, merchantability, the fitness or any other aspect of the Gift or any products, 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 products, goods or services redeemed under the Promotion.
- 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.
- The Gift is subject to availability. The merchants, agents, suppliers or service providers may The Gift is subject to availability. The merchants, agents, suppliers or service providers may impose conditions for the redemption of the Gift, or products, 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 products, 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.
- UOB and MasterCard do not assume any responsibility for any products, goods and services offered under the Promotion. The products, goods and services have not been certified by UOB or MasterCard and under no circumstances shall the inclusion of any goods, product or service in the Promotion to be construed as an endorsement or recommendation of such good, product or service by UOB or MasterCard.
- Participation in the Promotion is subject to these Terms and Conditions and the Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. The Cardmembers shall indemnify UOB for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by UOB in connection with any breach of these Terms and Conditions.
- The prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms") will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the Standard Terms. In the event of any inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency.
- In the event of any inconsistency or discrepancies between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
- UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly, to the telecommunication authorities, to any machine or communication system to any merchant, or service provider or such other third party which maybe engaged for the Promotion, industrial dispute, war, Act of God, or anything outside the control of UOB.
- UOB shall not be responsible:
 - a shall not be responsible:
 for any failure or delay in the transmission of the Eligible Transactions, purchase
 transactions or receipt of evidence of purchase transactions by acquiring merchants,
 merchant establishments, card associations, postal or telecommunication authorities or
 any other parties which may result in a charge made by the Cardmember being omitted
 (whether from being posted to the Cardmember's account and/or captured in UOB's
 system or otherwise) during the Promotion Period;
 if the Cardmember's device is not eligible or compatible with Apple Pay or Mighty Pay or
 failed to communicate with the contactless reader during the purchase transaction;
 if the purchase transaction is aborted or declined;
 for any late posting of the Eligible Transactions or for any failure in the Eligible Transactions

 - for any late posting of the Eligible Transactions or for any failure in the Eligible Transactions being transacted by the Eligible Cards or being captured in UOBs system; or
- (v) for any breakdown or malfunction in any computer system or equipment.
- UOB shall not be responsible for any loss to or expenses of any Cardmember or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Cardmember's direct loss to the extent such loss is caused directly by UOB's fraud, negligence or willful misconduct.
- UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Cardmember. UOB shall not be obliged to give any reason or enter into any correspondence with the Cardmember or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained
- Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time and from time to time in its absolute discretion to terminate the Promotion or to determine and/ or amend, by adding to, subtracting from or varying of, any of the Terms and Conditions herein, including but not limited to varying the Promotion Period, the eligibility terms and criteria, and the timing of any act to be done, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
- While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.
- These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Cardmembers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.