



TERMS AND CONDITIONS GOVERNING UOB DEBT CONSOLIDATION PLAN S\$600 VOUCHER PROMOTION (23 JANUARY – 30 JUNE 2017) (“TERMS AND CONDITIONS”)

1. (i) This “UOB Debt Consolidation Plan S\$600 voucher Promotion (23 January – 30 June 2017)” (“**Promotion**”) is only applicable to individual customers of United Overseas Bank Limited (“**Customers**”) who has submitted an application to United Overseas Bank Limited (“**UOB**”) under the UOB Debt Consolidation Plan (“**DCP**”) during the Promotion Period (as defined below) to apply for a loan (“**Loan**”) from UOB to settle the total or part of the outstandings of that Customer on the Designated Accounts (as defined in the DCP Terms (as defined below)).
 - (ii) The following Customers are not eligible for this Promotion:-
 - (a) Customers who are mentally unsound, facing legal incapacity, deceased, bankrupt or have any legal proceedings of any nature instituted against them; or
 - (b) Customers who UOB may decide to exclude at its discretion without prior notice and without furnishing any reason, at any time.

Notwithstanding anything herein to the contrary, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Customer to participate in this Promotion and shall not be obliged to give any reason therefor.
2. This Promotion is available from 23 January 2017 – 30 June 2017 (both dates inclusive) (“**Promotion Period**”).
3. (i) Each Customer (“**Eligible Customers**”) who fulfills all of the following conditions shall each be entitled to receive S\$600 worth of Dairy Farm Gift vouchers (“**Shopping Vouchers**”):-
 - (a) that Customer has successfully applied for the Loan under the DCP and whose Loan application is approved during the Promotion Period for a minimum Loan Amount (as defined in the DCP Terms) of S\$75,000.00; and
 - (b) that Customer’s Loan or the applicable agreement in connection with the Loan under the DCP is not (whether voluntarily or otherwise) terminated or cancelled during the Promotion Period for any reason whatsoever.
- (ii) The Shopping Vouchers are available on a “*first come, first served*” basis and limited to the first 150 Eligible Customers only. The type of Shopping Vouchers to be awarded shall be determined by UOB at their discretion and such decision shall be final, conclusive and binding on the Customer.
4. Each Eligible Customer is only entitled to a maximum of S\$600 worth of Shopping Vouchers.
5. Each Eligible Customer who is awarded the Shopping Vouchers shall receive his/her Shopping Vouchers by ordinary post sent to the Eligible Customer’s last known mailing address with UOB by 31 August 2017 or via such other mode/form of communication and/or by such other time period that UOB may decide on from time to time at its discretion. The Eligible Customer must utilize the Shopping Vouchers within the applicable stipulated timeline; otherwise, the Shopping Vouchers will be forfeited and deemed null and void.

6. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Eligible Customer' receipt of the Shopping Vouchers or for any Shopping Vouchers which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged or which has expired. Any Shopping Vouchers that is forfeited or which 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. Such Eligible Customer shall also not be entitled to any replacement Shopping Vouchers. No payment or compensation whether in cash, credit, other goods or services or other gifts or kind, in full or in part, shall be made for any Shopping Vouchers that is forfeited or which has expired or which is not used or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged or which the applicable Eligible Customer does not get on time.
7. The Shopping Vouchers awarded are not replaceable or exchangeable or refundable for cash, credit, other goods and services or otherwise, in full or in part. It is not valid in conjunction with other promotions, discounts, vouchers or privileges.
8. The Shopping Vouchers are provided solely by the merchant, agent, supplier or service provider and UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of Shopping Vouchers and/or the goods and services offered in this Promotion. UOB is not an agent of the manufacturer, agent, merchant, service provider and/or suppliers of the Shopping Vouchers or the goods or services offered in this Promotion. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. The manufacturer, agent, merchant, service provider and/or suppliers of the Shopping Vouchers or the goods or services offered in this Promotion or the goods or services redeemed/claimed under the Shopping Vouchers and/or this Promotion may impose conditions for redemption and use of the Shopping Vouchers or the goods or services offered in this Promotion or for the goods or services redeemed/claimed under the Shopping Vouchers and/or this Promotion.
9. UOB will not be liable or responsible for any consumption, defects, deficiency, quality, merchantability, the fitness or any other aspect of the Shopping Vouchers or any goods or services redeemed/claimed under this Promotion and/or the Shopping Vouchers, or for the acts or defaults of the manufacturer, merchant, agent, supplier or service provider of the Shopping Vouchers or any goods or services redeemed under this Promotion and/or the Shopping Vouchers. UOB will not be responsible or liable for any injury, loss, claim, damage or consequences whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the award, redemption and/or usage of the Shopping Vouchers or goods or services or in connection with this Promotion and/or the Shopping Vouchers howsoever arising.
10. (i) Notwithstanding anything to the contrary, if any Shopping Voucher remains un-redeemed by the applicable stipulated timeline thereon or if UOB subsequently discovers that the Eligible Customer is in fact not eligible to participate in or does not qualify for this Promotion or if the Eligible Customer has been awarded more than S\$600 worth of Shopping Vouchers or if the Shopping Vouchers are subsequently forfeited, UOB reserves the right to forfeit/reclaim the Shopping Vouchers 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 Shopping Vouchers. Where the Shopping Vouchers has already been awarded to / redeemed by an Eligible Customer who was subsequently discovered to be ineligible or not entitled to participate in this Promotion or who has received more than S\$600 worth of Shopping Vouchers or if the Shopping Vouchers are subsequently forfeited, UOB shall be entitled

to claim from the Eligible Customer a reimbursement for the value of the Shopping Vouchers through such modes and methods as UOB shall so determine at its discretion (including, without limitation, charging to and debiting an amount equal to the value of the Shopping Vouchers, if already awarded, from any of the Eligible Customer's accounts with UOB). If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Shopping Vouchers, the Eligible Customer shall immediately reimburse UOB for the value of the Shopping Vouchers.

- (ii) UOB shall not be liable to any such party for any payment or compensation whatsoever arising from the above. Any Eligible Customer whose Shopping Vouchers have been forfeited or reclaimed or who does not receive the Shopping Vouchers shall not be entitled to a replacement gift or any payment or compensation notwithstanding non-receipt of the Shopping Vouchers. Any Shopping Vouchers which are forfeited or reclaimed or which are lost, misplaced, defaced, stolen or tampered with, misdirected or damaged or which the Eligible Customer does not receive are strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any Shopping Vouchers which is forfeited or reclaimed or lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged or which the Eligible Customer does not receive.
11. UOB reserves the right, at its discretion, at any time, without giving any prior notice or assigning any reason thereof or assuming any liability to any party, replace or substitute the Shopping Vouchers with any other item of equal or similar value selected by UOB. UOB's determination of the replaced and/or substituted item shall be final, conclusive and binding and no appeal, compensation or payment whatsoever shall be made to any person.
 12. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any person for this Promotion and shall not be obliged to give any reason therefor.
 13. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine whether to approve or reject the Customer's application submitted under the DCP and UOB shall not be obliged to provide a reason for the approval or rejection and such decision of UOB shall be final, conclusive and binding on the Customer and UOB shall not be liable to the Customer in any way whatsoever including without limitation, to the Customer not being eligible to the Shopping Vouchers referred to in these Terms and Conditions.
 14. Notwithstanding anything in these Terms and Conditions, UOB reserves the right to at any time and from time to time in its sole and absolute discretion to terminate this Promotion or to determine and/or amend, vary, add or delete any of these Terms and Conditions for any reason and without prior notification and without assuming any liability to any person, and all persons shall be bound by these amendments. UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same and all persons shall be bound by these amendments or variations.
 15. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including, but not limited to, the determination of whether the Customer has met all the requirements of this Promotion, the type of Shopping Vouchers to be awarded. UOB's decisions on all matters shall be final, conclusive and binding on all parties concerned. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion or its decision and no communication, appeal, correspondence or claims will be entertained and no payment or compensation will be given or paid by UOB to any person (including any Customer and any of the Eligible Customers).

16. UOB shall not be responsible or liable for:-
 - (i) any letter, Shopping Vouchers, notice or communication, application, SMS or email or billing insert which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which the Customer or, where applicable, the Eligible Customer does not receive;
 - (ii) any breakdown or malfunction in any computer system or equipment; or
 - (iii) any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider or such other third party which maybe engaged for this Promotion, any machine or communication or computer system, industrial dispute, war, Act of God, or anything outside the control of UOB.
17. While all information provided herein is believed to be correct and reliable at the time of printing, publishing or posting online, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
18. Customers will be subjected accordingly to the prevailing terms and conditions of the DCP (collectively the “**DCP Terms**”). Please visit uob.com.sg/dcp for the DCP Terms. Customers are deemed to have accepted these Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between these Terms and Conditions herein and the DCP Terms, these Terms and Conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion. In the event of any inconsistency or discrepancies between these Terms and Conditions and any brochure, marketing or promotional material relating to this Promotion, these Terms and Conditions will prevail.
19. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions and/or any of the DCP Terms 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 and/or any term of such agreement.
20. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Customers 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.
21. Except where the context otherwise requires, words denoting the singular include the plural and vice versa