

TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS ONLINE APPLICATION S\$20 CASH CREDIT PROMOTION (OCTOBER - DECEMBER 2017) (“TERMS AND CONDITIONS”)

Promotion Period

1. This United Overseas Bank Limited (“**UOB**”) Credit Cards Online Application S\$20 Cash Credit Promotion (October – December 2017) (the “**Promotion**”) is open during the period commencing from 1 October 2017 to 31 December 2017 (both dates inclusive) (“**Promotion Period**”).
2. “**Promotion Month**” refers to each or any of the following periods:
 - (i) 1 October to 31 October 2017;
 - (ii) 1 November to 30 November 2017; or
 - (iii) 1 December to 31 December 2017.

Eligibility

3. This Promotion applies to all individuals who have:
 - (i) **no** existing principal UOB credit card(s) with UOB in the 6 months before 1 October 2017 ;
 - (ii) applied during the Promotion Period, via www.uob.com.sg, for a principal credit card issued by UOB in Singapore (“**Card Application**”);
 - (iii) their Card Application approved by UOB (“**Card Approval**”); and
 - (iv) their principal credit card pursuant to such Card Approval (“**Card**”) issued during the Promotion Period.(Collectively “**Applicants**” and each an “**Applicant**”)
4. This Promotion shall not apply to the following:
 - (i) individuals who have cancelled his/her UOB credit card(s) within the six (6) months before 1 October 2017;
 - (ii) applications for the UOB PRVI Miles American Express® Card; UOB PRVI Miles Mastercard Card; UOB PRVI Miles Visa Card; UOB Visa Infinite Card; UOB Privilege Banking Card; UOB Reserve Card; or UOB Professional Platinum Card; or
 - (iii) any other person whom UOB may decide to exclude at its discretion without notice and without furnishing any reason.
5. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.

The Award

6. The first three hundred (300) Applicants in each Promotion Month to:
 - (i) activate his/her Card upon receiving the Card; and
 - (ii) charge one (1) Transaction of at least S\$10 on the Card (“**Eligible Transaction**”),shall each be deemed a “**Winner**”.

Transactions which are charged after 30 calendar days from the date of Card Approval do not qualify as Eligible Transactions.

7. Each Winner shall receive a cash back of \$10, on each of his / her next two Transactions (excluding Excluded Transactions) which are successfully charged on the same Card which incurred the Eligible Transaction (“Award”).
8. The Award expires in 30 calendar days from the date of Card Approval.
9. The Award is limited to 900 Winners. Each Winner is only entitled to a maximum of two cash backs of \$10 each, regardless of the number of UOB credit cards applied for and/or Transactions incurred.
10. Winners who are entitled to the Award will receive an SMS notification at their registered mobile number with UOB by 31 March 2018. No SMS notification or further communication will be sent to the non-Winners.
11. The Award will be deposited/credited into the Winner’s Card used for the Eligible Transaction by 31 March 2018. For the avoidance of doubt, the Award will be forfeited if the Winner’s said Card account is terminated or closed before the Award is credited.
12. In this Promotion:
 - (i) “**Transactions**” means all online transaction(s) via shopping websites and mobile in-app successfully charged to a Card and carried out at any one of these merchants* (“**Merchants**”):

(i) Amazon	(ii) deliveroo	(iii) Fave
(iv) Grab	(v) honestbee	(vi) iHerb
(vii) Lazada	(viii) Netflix	(ix) Qoo10
(x) Redmart	(xi) Shopee	(xii) Spotify
(xiii) Uber	(xiv) UberEATS	(xv) Zalora

within 30 calendar days from the date of Card Approval, and which are successfully captured/posted on UOB’s systems during the Promotion Period AND shall exclude the Excluded Transactions. For the avoidance of doubt, the spending of all transactions incurred on a supplementary UOB credit card shall not accrue to the principal UOB credit card and form part of the Transactions for the purposes of this Promotion.

*UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

- (ii) “**Excluded Transactions**” means payments under Instalment Payment Plans, payments under UOB Lady’s LuxePay Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees and other financial charges imposed by UOB, unposted/voided/cancelled/disputed/reversed transactions and any other transactions as may be excluded by UOB from time to time. UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

General

13. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Winner's receipt of the Award or the SMS notification, or any SMS notification which gets lost or misplaced or tampered with or misdirected or which has expired.
14. The Award is not exchangeable for cash, other goods and services or otherwise.
15. If UOB subsequently discovers that:
 - (i) the Winner's Card account is closed or terminated within nine (9) months from the date of Card Approval ;
 - (ii) the Winner's Card account is not active, valid, subsisting or in good standing or which is otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion; or
 - (iii) the Winner's Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever; or
 - (iv) the Winner is in fact not eligible to participate in or does not qualify for the Promotion, then UOB may at its discretion, forfeit or reclaim the Award or charge to and debit an amount equivalent to the value of the Award, if already awarded, from any of the Winner's account(s) with UOB. If the monies standing to the credit of these account(s) are not sufficient to reimburse UOB for the value of the Award, the Winner shall immediately reimburse UOB for the value of the Award.
16. Notwithstanding anything to the contrary, UOB reserves the right to select substitute Winners to substitute an initial Winner that is subsequently found to be ineligible or disqualified or not entitled to participate in the Promotion.
17. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Award 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.
18. UOB shall not be responsible for: (i) any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Applicant being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Applicant's eligibility for this Promotion; or (iii) for any notice, email or communication which gets lost, misplaced, tampered with, or misdirected; or (iv) for any breakdown or malfunction in any computer system or equipment; or (v) the acts of the SMS vendor, independent telecommunication authorities or service provider or such other third parties which are independent and beyond the control of UOB; or (vi) for any costs, losses, damages, claims, expenses and/or injuries of any Applicant or any other person howsoever incurred or suffered; or (vii) being unable to perform its obligations hereunder.
19. The SMS vendor, telecommunication authority and service provider 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 and is dependent on a SMS vendor, an independent telecommunication 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 Applicant. The Applicant 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 the Promotion.

20. By participating in this Promotion, the Applicant consents to UOB collecting, using and disclosing the Applicant's personal data for the purposes of this Promotion, and to contact the Applicant regarding this Promotion via voice calls or text messages or email. This is in addition to any other consent which the Applicant may have provided to UOB in respect of the collection, use and/or disclosure of the Applicant's personal data and shall be without prejudice to and does not derogate from UOB's rights to collect, use and/or disclose the Applicant's personal data under the law.
21. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Applicant for this Promotion and shall not be obliged to give any reason therefor.
22. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person, and Applicants shall be bound by these amendments.
23. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the Applicant has met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Applicant). UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
24. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
25. Applicants will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms"). Applicants are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
26. 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 any term herein.
27. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.