

KrisFlyer UOB Credit Card –4D3N Priceless® Bali Package (“Promotion”) Terms and Conditions (“Terms and Conditions”)

1. Eligibility

1.1 This promotion is valid from **7 October 2019** to **31 December 2019** (both dates inclusive) (“**Promotion Period**”) and is open to all principal KrisFlyer UOB Credit Cardmembers (“**Eligible Cardmembers**”), excluding those described below.

1.2 The following persons shall not be eligible for the Promotion:

- (a) Directors or employees of UOB
- (b) Employees of UOB’s partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Promotion;
- (c) Cardmembers whose KrisFlyer UOB Credit Card (“**Eligible Card**”) account(s) is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during the Promotion Period or as at the Prize Redemption Date stated below and for the avoidance of doubt, termination of a supplementary cardholder’s Eligible Card account will not by itself disqualify the principal cardholder of the Eligible Card from participating in the Promotion;
- (d) Cardmembers whose Eligible Card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;
- (e) Cardmembers who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (f) Anyone whom UOB may decide to exclude, at its discretion, without any reason or prior notice at any time.

1.3 The lucky draw period is as follows:

Draw Date	28 February 2020
Number of Winners	3
Winner Notification Date	By 30 April 2020
Prize Redemption Date	Booking must be made by 15 June 2020

2. Allocation of Chances

2.1 Lucky draw chances are awarded on the following basis - each Eligible Cardmember will be awarded:

- (a) one (1) lucky draw chance for every S\$100 accumulated worth of Local Eligible Transactions successfully posted to his/her Eligible Card during the Promotion Period; and

- (b) three (3) lucky draw chances for every S\$100 accumulated worth of Overseas Eligible Transactions successfully posted to his/her Eligible Card during the Promotion Period

2.2 For the purpose of this Promotion:

- (a) “**Local Eligible Transactions**” shall mean all retail transaction(s), transacted in Singapore dollars, successfully posted to the Eligible Card account during the Promotion Period **BUT** shall exclude the Excluded Transactions.
- (b) “**Overseas Eligible Transactions**” shall mean all retail transaction(s), transacted in non-Singapore dollars, successfully posted to the Eligible Card account during the Promotion Period **BUT** shall exclude the Excluded Transactions.

For the avoidance of doubt, the benefit of all transactions incurred by a supplementary holder of the Eligible Card (“**Supplementary Cardmember**”) in respect of the Promotion shall accrue to the applicable Eligible Cardmember and form part of that Eligible Cardmember’s Eligible Transactions.

- (c) “**Excluded Transactions**” shall mean transactions that are listed in the Exclusion section in the [Terms and Conditions Governing KrisFlyer UOB Credit Card](#) (available at www.uob.com.sg/KrisFlyerUOB/Credit) and
 - (i) balances owing on the Eligible Card accounts accruing from months that do not fall within the Promotion Period;
 - (ii) any transaction that was subsequently cancelled, voided or reversed for any reason.

UOB reserves the right, at any time at its discretion, to amend or vary this list of Excluded Transactions without any reason or, prior notification, and without liability to any party.

- 2.3 For the purposes of calculating the lucky draw chances, Eligible Transactions made in non-Singapore dollars will be converted into Singapore dollars based on UOB’s then prevailing exchange rate applicable at the time of exchange.

2.4 Limited to one (1) Prize per Winner under the Promotion

2.5 Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

3. **Conduct of Draw**

3.1 Unless UOB notifies otherwise, the draw will be conducted on the Draw Date stipulated in the table in clause 1.3.

3.2 The lucky draw will be conducted at 480 Toa Payoh Lorong 6, #25-01, HDB Hub East Wing, Singapore 310480 or such other venue/(s) as may be determined by UOB.

3.3 The lucky draw will be conducted in the presence of an external auditor appointed by UOB.

4. **Prize**

4.1 Three (3) winners will be picked in the lucky draw for this Promotion (the “**Winners**”).

4.2 Each Winner will receive one 4D3N Priceless[®] Bali Package for two persons worth USD 5,000 (“**Prize**”).

4.3 Winners will be sent a redemption notice notifying them of their eligibility to redeem the Prize by 30 April 2020 (or such other date as UOB may in its discretion decide) (the “**Redemption Notice**”). The Redemption Notice will be sent by letter to the mailing address based on UOB’s records. Details for the redemption of the Prize will be stated in the Redemption Notice. Conditions may be imposed for the redemption of the Prize and the use of the goods and services offered. UOB, Mastercard and/or the merchant or supplier each reserve the right to decline redemption of the Prize or any part thereof if any of these conditions are not met.

The name and masked NRIC/Passport number as per Bank’s record of the Winners will be announced on UOB’s website by 30 April 2020.

4.4 Each Prize consists of the following package for two persons:

- Return economy airfare from Singapore to Denpasar (Bali) via Singapore Airlines or SilkAir
- Round-trip private airport transfer
- 4D3N accommodation at The Seminyak Beach Resort & Spa (Ocean Suite, one-bedroom garden villa or one-bedroom ocean villa, subject to availability)
- Daily buffet breakfast and afternoon tea (set menu) at the hotel
- 60-min Balinese massage at the hotel
- One Romantic dinner (set menu) at the hotel during the stay

Booking must be made by 15 June 2020, and travel must be completed by 30 June 2020.

4.5 The Prize is neither transferable nor exchangeable for cash or otherwise. Any unused portion of the Prize cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part.

4.6 The value of the Prize set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. The Bank accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

4.7 If the Winner does not have a valid and subsisting Eligible Card account as at the Prize Redemption Date stated in clause 1.3, the Prize will be forfeited.

4.8 Any unredeemed Prizes will also be forfeited.

- 4.9 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Prize, UOB reserves the right to forfeit/reclaim the Prize at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its absolute discretion and which said person shall then be the winner.
- 4.10 Any Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification. All forfeited Prizes (or the equivalent value thereof) shall be donated to such charitable organisation as shall be decided at the sole and absolute discretion of UOB.
- 4.11 UOB may, at any time without notice and without furnishing any reason in its sole and absolute discretion, substitute the Prize (or any component thereof) with any other item of similar value.

5. Participation and Personal Data

- 5.1 By participating in the Promotion, Eligible Cardmembers agree to be bound by the terms and conditions contained herein (the "**Terms and Conditions**"), and by any other applicable terms and conditions.
- 5.2 By participating in the Promotion, an Eligible Cardmembers is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participant, conducting the lucky draw, announcing/publicity of the winners of the lucky draw (including having the participant's photo taken/published), contacting the participant regarding the foregoing, and all purposes and promotions incidental to the Promotion.
- 5.3 The Winners shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with this Promotion at his/her own costs.

6. General

- 6.1 The prevailing terms and conditions under the UOB Cardmember Agreement and UOB Rewards Programme (collectively, "**Standard Terms**") will continue to apply and be binding on Eligible Cardmembers. Please visit uob.com.sg for the Standard Terms. 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.
- 6.2 UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistakes, neglect or omission in the transfer or transmission or posting of Card transactions.
- 6.3 Notwithstanding anything in these Terms and Conditions, UOB may at any time vary, modify, add or delete any of these Terms and Conditions, including, but not limited to, terminating or withdrawing the Promotion on or amending the duration of the Promotion, or the eligibility criteria, without giving any reason, prior notice 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 and all Eligible Cardmembers shall be bound by these amendments or variations.

- 6.4 UOB maintains the right, at its absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated for the Promotion. UOB's transaction records of all matters relating to this Promotion including but not limited to the total number of chances allotted to an Eligible Cardmember shall be final and conclusive and binding on the Eligible Cardmember. No appeal, correspondence or claims will be entertained.
- 6.5 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 Eligible Cardmember 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 Eligible Cardmember). 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.
- 6.6 UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects or non-performance in the goods and services offered in this promotion. UOB is not an agent of the manufacturer, merchant, agent, supplier or service provider. Any dispute must be resolved directly with the manufacturer, merchant, agent, supplier or service provider. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
- 6.7 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. In the event of any inconsistency or discrepancies these Terms and Conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
- 6.8 Mastercard does not assume any responsibility for any products and services offered under this promotion. The products and services have not been certified by Mastercard and under no circumstances shall the inclusion of any product or service in this promotion be construed as an endorsement or recommendation of such product or service by Mastercard.
- 6.9 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.
- 6.10 The terms and conditions herein shall be governed by the laws of the Republic of Singapore and all Cardmembers participating in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

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

7 October 2019