

**UOB Lady's Savings Account Dental Promotion 2022**  
**General Terms and Conditions for UOB Lady's Savings Account Holders**

1. All promotions are valid from 01 January 2022 to 31 December 2022, unless otherwise stated.
2. Full or balance of payment (if any) must be made with a UOB Lady's Credit Card or UOB Lady's Debit Card, unless otherwise stated.
3. Only UOB Lady's Savings Account Holders with the UOB Lady's e-Card are eligible for the offers unless otherwise stated.
4. All promotions are valid for UOB Lady's Credit and Debit Cards issued in Singapore and exclusive to UOB from 01 January 2022 to 31 December 2022.
5. Promotion code, if applicable, must be provided prior to completing the purchase at checkout. Promotions cannot be claimed after the purchase is completed.
6. All promotions are valid for one time redemption only.
7. Promotion with complimentary item, complimentary item is not transferable, withdrawal-able or exchangeable in part or in kind for cash, credit or other goods and services. Merchant reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the complimentary item with any other gift of equal or similar value selected by merchant.
8. All promotions are not valid in conjunction with other offers, discounts, promotions, e-vouchers, e-coupons, privileges or purchase of gift certificates, unless otherwise stated.
9. Promotions listed, where applicable, are in Singapore Dollar Currency, unless otherwise stated.
10. All promotions may be subject to prevailing government taxes and service charges where applicable. For promotions with a minimum purchase requirement, the minimum purchase amount does not take into account of taxes and fees, including but not limited to shipping and handling, unless otherwise stated.
11. All promotions are subject to the individual merchant's terms and conditions. UOB Lady's Savings Account Holders are advised to check with the relevant merchant(s) concerned. Merchant may impose conditions for the redemption of goods or services.
12. The prevailing terms and conditions under the UOB Lady's Savings Account Terms and Conditions, UOB Cardmember Agreement and/or UOB Debit Cardmember Agreement (where applicable) (collectively, the "**Standard Terms**") will continue to apply and be binding on the UOB Lady's Savings Account Holders. Please visit [uob.com.sg](http://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.
13. Information is correct at time of publication. UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for the completeness or accuracy of the information.
14. UOB assumes no responsibility for any loss or damage or expenses arising in connection with the offers, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a UOB Lady's Savings Account Holder's eligibility in the offers.

15. UOB makes no representation to the quality or performance of the goods and services provided by the merchant in connection with the offers. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption of the offer or usage of the goods and services.
16. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant.
17. UOB reserves the right to vary or amend the terms and conditions governing the promotions without notice, or withdraw or discontinue the offers at any time without any notice or liability to any party.
18. By participating in the promotions and in addition to any other consent already provided to UOB and any right of UOB under applicable laws, all participating UOB Lady's Savings Account holders consent to: (i) UOB, the merchant and the necessary third parties collecting, using and disclosing her information (including personal data) for the purposes of the promotions and to contact her, including by voice call or text message; and (ii) UOB disclosing her information (including personal data) to the merchant and/or the necessary third parties for the purposes of the promotions and to contact her, including by voice call or text message.