

**UOB 3-Step Rebate  
Terms and Conditions**

1. The United Overseas Bank Limited ("UOB") 3-Step Rebate (the "Rebate") is open to all UOB Credit Cardmembers subject to the terms and conditions herein.
2. Definitions:-
  - (i) "Eligible Cards" shall mean Visa, MasterCard, American Express, China Unionpay (CUP) and Japan Credit Bureau (JCB) credit card accounts with UOB. For the avoidance of doubt, UOB corporate credit cards and UOB debit cards are not eligible for this Rebate.
  - (ii) "Eligible Cardmembers" shall mean Principal Cardmembers of Eligible Cards whose credit card account(s) are valid, subsisting and satisfactorily conducted in the opinion of UOB. "Cardmembers" shall mean Eligible Cardmembers and Supplementary Cardmembers. The benefit of all charges incurred by a Supplementary Cardmember in respect of this Rebate shall accrue to the Principal Cardmember.
3. Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Cardmember and shall not be obliged to give any reason therefor. The following persons shall not be eligible for the Rebate:
  - (i) Principal Cardmembers whose credit card account(s) is/are terminated on or after 11 November 2010;
  - (ii) Persons who are mentally unsound, incapable of handling their affairs, deceased, insolvent or having any legal proceedings of any nature instituted against them;
  - (iii) Principal Cardmembers whose accounts are delinquent or unsatisfactorily conducted for any reason or as may be determined by UOB in its absolute discretion.

For the avoidance of doubt, termination of a Supplementary Cardmember's account will not by itself disqualify the Principal Cardmember from the Rebate.

4. Qualifying period for the Rebate will be from 11 November 2010 to 31 December 2010 (both dates inclusive) ("Qualifying Period"). The Rebate, subject to the terms and conditions herein, is only applicable in respect of transactions charged to the Eligible Cardmember's Eligible Card during the Qualifying Period.

5. Registration via SMS

- 5.1 To qualify for this Rebate, Eligible Cardmembers shall during the Qualifying Period:
  - (i) Register via SMS, by keying the following, "**3STEP<SPACE>Credit Card Number**" and sending it to 9024 1111;
  - (ii) Charge to the Cardmembers' Eligible Card account, any amount of overseas transaction; and
  - (iii) Charge to the Cardmembers' Eligible Card account, any amount of local transaction.
- 5.2 All registrations in respect of this Rebate must be done via SMS by the Eligible Cardmember. Only SMS received by UOB shall be considered for the Rebate. Any incomplete or inaccurate SMS registration will not be considered and will be disqualified.
- 5.3 SMS registration entries received before 00:00 hours on 11 November 2010 or after 23:59 hours on 31 December 2010, Singapore date/time will not be eligible and will be considered invalid.
- 5.4 Notwithstanding anything herein, UOB may at any time in its absolute discretion and without given any reason or notice, determine the eligibility of any SMS or registration.

## 6. Qualifying Transactions

- 6.1 Cardmembers shall charge to their Eligible Card account, both local and overseas transaction(s) effected using the Eligible Card.
- 6.2 All retail transactions must be charged to the Eligible Card account belonging to the Eligible Cardmember whose Credit Card number has been used for the SMS registration.
- 6.3 The following retail transactions will not be taken into account for the calculation of the Rebate, ongoing instalment payments, cash advances, balance and/or funds transfer, SmartPay, payments at government agencies, utilities bill payments, annual fees, cash advance fees, late fees, reversals, interest and any finance charges. UOB reserves the right to at any time in its absolute discretion to amend or vary this list for any reason and without prior notification, and all Cardmembers shall be bound by these amendments or variations.
- 6.4 For the avoidance of doubt, overseas transactions refer to transactions charge on the card account in foreign currency. Overseas transactions performed via Dynamic Currency Conversion (overseas transactions charge in SGD) will be considered as local transactions for this Rebate.

## 7. Rebate

- 7.1 A rebate of 3% ("3% Rebate") will be awarded to Eligible Cardmembers who:
- (i) comply with the SMS registration in accordance with Clause 5 above; and
  - (ii) charge to their Eligible Card account, both local and overseas transaction(s) effected using the Eligible Card, during the Qualifying Period.
- 7.2 The 3% Rebate will be calculated based on the lower of local or overseas credit card transactions charged to the Cardmember's Eligible Card during the Qualifying Period subject to the maximum credit card transaction amount of S\$10,000 (or its equivalent) per Eligible Cardmember.

- 7.3 The table below is for illustrative purpose only.

UOB Credit Card transaction spent locally (SGD)	UOB Credit Card transaction spent overseas (SGD equivalent)	Qualify for 3% rebate?	3% rebate will be awarded on the lower transaction amount**
S\$500	More than S\$500 (e.g. S\$800)	Yes	3% rebate on \$500
S\$500	Less than S\$500 (e.g. S\$300)	Yes	3% rebate on \$300
S\$20,000	S\$15,000	Yes	3% rebate on \$10,000
S\$500	No overseas transaction(s)	No	Not applicable
No local transaction(s)	S\$200	No	Not applicable

- 7.4 The 3% Rebate will be awarded to the Eligible Cardmember in the month of February 2011 and credited to the Eligible Cardmember's credit card account with the highest outstanding balance based on the latest credit card statement at the point of crediting. If the Eligible Cardmember has no outstanding balance in respect of any credit card account, UOB reserves the right to credit the 3% Rebate to any credit card account

belonging to the Eligible Cardmember. UOB's decision shall be final, conclusive and binding.

8. By participating via SMS registration, the Cardmembers consent to the disclosure of information including but not limited to the Cardmembers' Credit Card number to the SMS vendor which is engaged by the Bank. The Cardmember authorises UOB to disclose information regarding the Cardmember and the Cardmember's relevant Eligible Card account to third parties for the purposes of this Rebate.
9. The SMS vendor 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. Cardmembers shall be solely responsible for all fees and charges imposed by service providers for the sending or receipt of any SMS in connection with the Rebate.
10. UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of the SMS vendor, any machine or communication system, industrial dispute, war Act of God, or anything outside the control of UOB.
11. UOB shall not be responsible for any failure or delay in the transmission of sale transactions by MasterCard/Visa/JCB/CUP/American Express Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other parties.
12. It is a condition precedent for participation in the Rebate and that the Cardmember consents to the disclosure of his/her name, identification number and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Rebate and to the use of any data provided for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.
13. UOB's records of all matters relating to this Rebate shall be conclusive and binding on the Cardmember.
14. In the event of any inconsistency or discrepancies between these terms and conditions and any brochure, marketing or promotional material relating to the Rebate, these terms and conditions will prevail.
15. UOB shall not be responsible for any loss to or expenses of any Cardmember or any other person in connection with the Rebate, howsoever arising.
16. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods and services offered in the promotion.
17. UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the 3% Rebate.
18. UOB's decision on all matters relating to this Rebate 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 Rebate.
19. Notwithstanding anything in these terms and conditions, UOB reserves the right at any time in its absolute discretion to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification, including but not limited to the eligibility, terms and criteria, and the timing of any act to be done, and all Cardmembers shall be bound by these amendments.