

TERMS AND CONDITIONS FOR UOB LADY'S CREDIT CARD ONLINE APPLICATION

1. Promotion

- 1.1 This UOB Lady's Credit Card Online Application Promotion ("**Promotion**") is valid from 8 to 31 March 2022, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").
- 1.2 This Promotion is open to all new individual applicants who submit an online application for a new UOB Lady's Credit Card in Singapore as a principal credit cardholder ("**Principal UOB Lady's Credit Card**") during the Promotion Period (the "**Application**") and the Application must be approved by UOB during the Promotion Period.
- 1.3 To participate in this Promotion, you must successfully charge a total of at least S\$500 in Eligible Transactions (the "**Minimum Spend**") on **your UOB Lady's Credit Card** as captured and posted on UOB's system within 30 days from the approval date of the Application (the "**Qualifying Spend Period**").
- 1.4 For the purposes of this Promotion:
 - 1.4.1 "**Eligible Transactions**" means collectively, the Local Card Transactions and Overseas Card Transactions.
 - 1.4.2 "**Excluded Transactions**" means bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, NETS transactions (for Debit Cards), online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, UOB\$ transactions, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, hospitals, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time.
 - 1.4.3 "**Local Card Transactions**" refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB Lady's Credit Card and posted on UOB's systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore, but shall exclude the Excluded Transactions. For the avoidance of doubt, online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.
 - 1.4.4 "**Overseas Card Transactions**" refers to transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your UOB Lady's Credit Card in a foreign currency, but shall exclude the Excluded Transactions. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction.
 - 1.4.5 "**UOB**" means United Overseas Bank Limited.
 - 1.4.6 "**UOB Account**" means any account you now or hereafter have with UOB, used for the purposes of services provided to you, whether singly or jointly.
 - 1.4.7 "**UOB Lady's Credit Card**" refers to any UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card.
- 1.5 For the avoidance of doubt:
 - 1.5.1 All Overseas Card Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB's prevailing exchange rate and the Singapore dollar amount posted on

UOB's system will be used for the purposes of computing the Minimum Spend under this Promotion.

2. Gift

- 2.1 If you are the first 250 individuals to satisfy all of the conditions in Clauses 1.2 and 1.3 above (each, an "**Eligible Customer**"), you shall be eligible to redeem S\$80 worth of DFI Retail Group Vouchers (the "**Gift**"), which can be redeemed at Cold Storage, CS Fresh, Marketplace Jasons, Jasons Deli, Giant, Guardian and 7 Eleven.
- 2.2 You will be notified via letter or SMS if you are eligible to redeem the Gift based on your last known mailing address or mobile number registered with UOB in UOB's records (the "**Redemption Notice**") by 30 June 2022 or such other date as UOB may determine in its sole discretion. The Redemption Notice will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice. For the avoidance of doubt, UOB and/or Cold Storage Singapore (1983) Pte Ltd may impose additional terms and conditions for the redemption of the Gift
- 2.3 The Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever.
- 2.4 Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.5 You are only entitled to redeem one Gift under this Promotion.
- 2.6 The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
- 2.7 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
- 2.9 UOB may at its discretion forfeit the Gift, or, if already awarded, reclaim the Gift at your expense (whether by deducting any of your UOB Account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if your Principal UOB Lady's Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened.

3 General

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals who have cancelled their principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period;
 - (b) individuals who are existing principal holders of a UOB credit card at the time when their Application is approved;
 - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (d) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (e) individuals 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 sole discretion, without any reason or prior notice at any time.
2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Gift or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.
3. 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 you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.

10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.