

Terms & Conditions for UOB Credit Cards Applications Cash Promotion (“Promotion”):

1. The Promotion is open to all new principal individual applicants (“**Applicant**”) who apply via uob.com.sg (“**Application**”) for a principal credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (“**Principal Credit Card**”) during the period commencing from 1 April 2018 to 30 September 2018 (both dates inclusive) (“**Promotion Period**”) and the Applicant’s Application must be approved by UOB during the Promotion Period.
2. The Promotion shall not apply to the following:-
 - (i) Applicants who have cancelled his/her principal UOB credit card(s) six (6) months prior to 1 April 2018;
 - (ii) UOB YOLO Cards approved from 10 April 2018 – 30 June 2018;
 - (iii) UOB PRVI Miles American Express®/ MasterCard/ Visa Card approved from 5 May 2018 – 31 July 2018;
 - (iv) Applicants who apply for UOB Visa Infinite, UOB Privilege Banking Card, UOB Reserve Card and UOB Professional Platinum Cards during the Promotion Period; and
 - (v) Applicants who are existing UOB Principal Credit Card holders
 - (vi) Any other persons as UOB may decide to exclude at its discretion without notice and without furnishing any reason.
3. 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.
4. The first (1st) one thousand and two hundred (1200) successful Applicants from 1 April – 30 September 2018, who activate (i.e. unblock) the Principal Credit Card issued pursuant to the Application and charge a minimum of S\$600.00 worth of Eligible Transactions to the Principal Credit Card as captured and posted on UOB’s system within thirty (30) days from the approval date of the Principal Credit Card (“**Winners**”) will each qualify for S\$80.00 cash credit (“**Activation Gift**”). The Activation Gift is not exchangeable for credit, goods or services.
5. For the purposes of this Promotion, “**Eligible Transactions**” refer to retail transactions made locally or overseas, and shall exclude: (i) cash advances, late payment, personal loan, balance and/or funds transfer, SmartPay, payments at government agencies, utilities bill payments, fees ,chargebacks, interests, reversals, interest charges and any finance charges imposed by UOB; (ii) transactions relating to top-ups of any pre-paid card and brokerage / securities; (iii) any transaction that is subsequently cancelled, voided or reversed for any reason; (iv) transactions made on supplementary cards; (v) any gambling related transactions and any other transactions we may exclude from time to time without prior notice or giving reasons. 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.
6. For the avoidance of doubt, each Winner is only eligible to receive one (1) Activation Gift.
7. Winners will be notified by UOB via SMS to their mobile number according to UOB’s records or notification letters sent by mail to their address according to UOB’s records, and the Activation Gift will be credited into the applicable Winner’s Principal Credit Card account by 31 December 2018 provided that the Winner’s Principal Credit Card account is:-
 - (ii) active, valid, subsisting and/or in good standing as determined by UOB in its sole discretion; and
 - (iii) not voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.

8. UOB may at its discretion forfeit the Activation Gift, or, if already awarded, reclaim the Activation Gift at the expense of the Winner (whether by deductions to the Winner's UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever, including but not limited to scenarios where:-
 - (i) the Winner's Principal Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened; or
 - (ii) UOB subsequently discovers that the Winner is not eligible to participate in the Promotion and/or to receive the Activation Gift.
9. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Activation Gift with any other gift of equal or similar value selected by UOB.
10. 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 or purchase of the cash rebates, goods and services offered in or associated with the Promotion or of the Activation Gift including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion and/or any of the Activation and/or use of the goods or services offered in the Promotion or arising from or in connection with the Promotion howsoever arising.
11. UOB shall not be responsible to ensure that the transactions are posted promptly and/or Applications are received promptly. UOB shall also not be liable or responsible in any manner whatsoever for:-
 - (i) any failure or delay in the transmission of transactions by Visa International/MasterCard/American Express/CUP/JCB/UPI, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by the Applicant being omitted during the period described in Paragraph 3 above; or
 - (ii) any late posting of the transactions and thereby affecting the Applicant's eligibility for this Promotion or the Acquiring Gift; or
 - (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - (iv) if UOB is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authorities or service provider, the failure of any machine or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB; or
 - (v) for any breakdown or malfunction in any computer system or equipment; or
 - (vi) any communication or letter which is misdirected or lost in the post or which is not received by the intended recipient; or
 - (vii) any loss to or expense of any Applicant or any other person in connection with the Promotion, howsoever arising including without limitation, to any of the aforesaid.
12. By participating in the Promotion, the Applicant agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions.
13. UOB may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, delete, vary, supplement, amend or modify any one or more of the terms and conditions of the Promotion. UOB's determination of all matters in connection with the Promotion and the Activation Gift shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Activation Gift. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Activation Gift.
14. The prevailing UOB Cardmembers Agreement ("Terms") apply and is to be read together with these terms and conditions relating to the Promotion set out herein. Refer to uob.com.sg for the full Terms. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion and any of the Terms, the terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion. While all information provided herein is believed to be correct and reliable at the time of printing of this letter, UOB makes no representation or warranty

whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.

15. A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore) to enforce or enjoy the benefit of any term of such agreement.
16. These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.
17. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.