

**Terms & Conditions for KrisFlyer UOB Account and KrisFlyer UOB Debit Card Applications
SilkAir Ticket to Phuket (January 2018) Promotion (“Promotion”):**

Eligibility

1. The Promotion is valid from **Promotion Period 1 of 15 January 2018 to 28 February 2018 (both dates inclusive) or Promotion Period 2 of 1 March 2018 to 31 March 2018 or Promotion Period 3 of 1 April 2018 to 30 April 2018** (both dates inclusive) (“**Promotion Periods**”) and is open to all individual applicants who successfully applies for the KrisFlyer UOB Account and KrisFlyer UOB Debit Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore during the said Promotion Period and the application is approved by UOB within the Promotion Period (“**Applicant**”).
2. Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Applicant to take part in the Promotion and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, the Promotion shall not apply to the following Applicants:-
 - (i) who cancelled or closed his/her KrisFlyer UOB Account and KrisFlyer UOB Debit Card prior to the commencement of the Promotion or anytime during the Promotion Period;
 - (ii) who are or become mentally incapacitated, deceased, insolvent, bankrupt or who face legal incapacity;
 - (iii) who face legal proceedings of any nature or any threat of legal proceedings of any nature instituted against them; and/or
 - (iv) whose KrisFlyer UOB Account and/or KrisFlyer UOB Debit Card account maintained with UOB are not valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its absolute discretion.
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.

Complimentary Return Ticket

4. The first five hundred (500) Applicants for Promotion Period 1, Promotion Period 2 and Promotion Period 3 respectively (“**Winner**”) who:
 - (a) charges a minimum of S\$500.00 worth of Eligible Transactions (“**Qualifying Spend**”) to their KrisFlyer UOB Debit Card within the same calendar month by 31 March 2018 for Promo Period 1 (for Applicants who successfully applied within Promotion Period 1) or 30 April 2018 (for Applicants who successfully applied within Promotion Period 2) or by 31 May 2018 for Promo Period 3 (for Applicants who successfully applied within Promotion Period 3) (“**Spend Periods**”);
 - (b) maintains a minimum monthly average balance of S\$5,000 in their KrisFlyer UOB Account (“**Required Deposit**”) from date of KrisFlyer UOB Account opening to 31 March 2018 (for Applicants who successfully applied within Promotion Period 1) or 30 April 2018 (for Applicants who successfully applied within Promotion Period 2) or 31 May

2018 (for Applicants who successfully applied within Promotion Period 3) (“**Required Deposit Periods**”); and

(c) is a Singapore Airlines KrisFlyer member,

will qualify for one (1) complimentary return economy class air ticket by SilkAir to Phuket departing from Singapore (the “**Complimentary Return Air Ticket**”).

5. In the event that the Applicant fulfills the conditions under clause 4 above **but** fails to maintain the Required Deposit for the entire Required Deposit Period, the Applicant will only be eligible for 1,000 KrisFlyer miles and these terms and conditions will continue to apply to the Applicant.

The Complimentary Return Air Ticket and 1,000 Krisflyer miles shall each be referred to as “**Welcome Gift**”)

6. For the purpose of this Promotion, “**Eligible Transactions**” shall mean all transaction(s) successfully carried out on and charged to the KrisFlyer UOB Debit Card account during the Spend Period and which are successfully captured and posted on UOB’s systems during the Spend Period **BUT** shall exclude 0% Installment Payment Plans, balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, any gambling related transactions, payment of funds to prepaid accounts and any other transactions that UOB may exclude from time to time without prior notice.
7. If an Eligible Transaction is cancelled or reversed after the applicable Spend Period and the total amount spent during the Spend Period falls short of the Qualifying Spend, the Applicant will not be considered to have incurred the Qualifying Spend and will not be eligible for the applicable Welcome Gift.
8. Each Winner will receive a redemption letter for the one (1) Complimentary Return Air Ticket by post to the Winner’s last known address as per UOB’s records within three (3) months after the Qualifying Spend is made.
9. Each redemption letter will be issued in the Winner’s name. No replacement will be made for any damaged or lost redemption letter.
10. The Winner needs to present proof of identification together with the original redemption letter and the Winner’s KrisFlyer UOB Debit Card and such other additional documents that UOB and SilkAir require in order to redeem the Complimentary Return Air Ticket. Both redemptions and bookings must be made at SilkAir (Airline) Reservations & Ticketing Office - 101 Thomson Road #10-03 United Square, Singapore 307591 by 30 June 2018, for travel between 11 June to 31 October 2018, subject to the availability of seats, flights restrictions, ticketing deadline and airline terms and conditions.

The redemption period and travel period are as follow:

| Redemption Period | Travel Period |
|---|---|
| By 30 June 2018 for eligible applicants for Promo Period 1 and Promo Period 2 | 11 June to 31 Oct 2018 (Black out period: 14-15 June & 9-10 August 2018) |
| By 14 July 2018 for eligible applicants for Promo Period 3 | 11 June to 31 Oct 2018 (Black out period: 14-15 June & 9-10 August 2018) |

11. If the Complimentary Return Air Ticket is not redeemed before the expiry of the redemption period, the said Complimentary Return Air Ticket will be forfeited (without any liability on the part of SilkAir, Singapore Airlines or UOB to any of the Winners whose Complimentary Return Air Ticket was forfeited).
12. The Complimentary Return Air Ticket is subject to the terms and conditions accompanying them. Without limiting the generality of this provision, the said air ticket is subject to the following terms and conditions:-
 - (a) Winner shall not sell the Complimentary Return Air Ticket or advertise the sale of the Complimentary Return Air Ticket.
 - (b) The Complimentary Return Air Ticket is not refundable, upgradable, transferable or re-routable. The Complimentary Return Air Ticket is only applicable to selected flights: MI 750, MI 758 and MI 749 only.
 - (c) The use of the Complimentary Return Air Ticket will always be subject to seat availability at the time of reservation or ticket issuance.
 - (d) The Complimentary Return Air Ticket shall not be eligible for mileage accrual and cannot be used in conjunction with redemption of KrisFlyer miles or any other frequent flyer miles for any upgrade awards.
 - (g) The Complimentary Return Air Ticket has no cash value and all relevant taxes, including but not limited to excess baggage charges (where applicable) and airport taxes shall be borne by the Winner.
 - (h) UOB, Singapore Airlines and SilkAir accept no responsibility for any loss, damage, liability, injury or disappointment suffered by the Winner as a result of accepting the Free Return Air Ticket.

- (i) By accepting the Complimentary Return Air Ticket, the Winner agrees to hold harmless, defend and indemnify UOB, Singapore Airlines and SilkAir from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Complimentary Return Air Ticket.
 - (j) Winners shall be responsible to ensure that they have all necessary visa and any other travel approval(s) to the destination.
13. For the avoidance of doubt, each KrisFlyer UOB Account and KrisFlyer UOB Debit Card is only eligible to one (1) Welcome Gift, regardless of the number of people named to the account, in the case of joint accounts.
14. If the Winner's KrisFlyer UOB Account and/or KrisFlyer UOB Debit Card is terminated and/or closed before the applicable Welcome Gift is awarded to the Applicant's KrisFlyer account and/or redeemed by the Winner, such applicable Welcome Gift shall be forfeited.
15. UOB may at its discretion forfeit the Welcome Gift, or, if already awarded/redeemed, reclaim the applicable Welcome Gift at the expense of the Applicant (whether by deductions to the Applicant's UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever:-
- (i) the Applicant's KrisFlyer UOB Account and KrisFlyer UOB Debit Card 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 Applicant is not eligible to participate in the Promotion and/or to receive the Welcome Gift.
16. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or being liable to any person, replace or substitute the Welcome Gift with any other gift of equal or similar value selected by UOB. UOB will not be liable for any late transaction postings affecting any Applicant's eligibility to qualify for the Welcome Gift.

Complimentary Return Air Ticket Redemption Process

17. Winner is to submit 3 sets of travel dates to SilkAir Reservations Centre at silkair_reservations@singaporeair.com.sg. The travel dates are to be submitted at least 5 working days before the end of the redemption period.
18. If one of the travel dates provided is available, the SilkAir Reservation Centre will return the call to confirm the travel dates and proceed with the booking.
19. In the event that the seat inventory is not available on the travel dates provided, the SilkAir Reservation Centre will return the call, and counter propose the next available dates. Winner is required to confirm on the proposed available dates within 24 hours. After 24 hours, the bookings will be dropped from the system automatically and the seats would no longer be guaranteed.

20. In the event that Winner wants to purchase a companion ticket, he/ she can make the booking through the Reservation Centre. Market fare and admin charges apply for the companion ticket.
21. Once the bookings are made, Winner is required to bring the original redemption letter to SilkAir Singapore Reservation & Ticketing Office for the ticket issuance by 14 July 2018.

SilkAir Singapore Reservations & Ticketing Office
101 Thomson Road
#10-03 United Square
Singapore 307591
(Nearest MRT station- Novena)

Operating hours: Monday to Friday
 0830hrs to 1730hrs
 Saturday, Sunday and Public Holiday: Closed.

General

22. UOB does not assume any liability or responsibility for and 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 Welcome Gift, goods and services offered in or associated with the Promotion 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.
23. 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 Spend Period and thereby affecting the Applicant's eligibility for this Promotion or the Welcome Gift; or
 - (ii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - (iii) 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
 - (iv) for any breakdown or malfunction in any computer system or equipment; or
 - (v) 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.

24. 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 Welcome 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 Welcome 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 Welcome Gift.
25. By participating in the Promotion, each Applicant is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Applicant, contacting the Applicant regarding the foregoing, and all purposes and promotions incidental to the Promotion.
26. Applicants are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. The prevailing UOB Debit Cardmembers Agreement and the prevailing Terms and Conditions Governing KrisFlyer UOB Debit Card and KrisFlyer UOB Accounts and Services (collectively, the "**Standard Terms**") will continue to apply and be binding on the Applicants. Please visit to uob.com.sg for the Standard Terms. In the event of any conflict or inconsistency between these terms and conditions relating to the Promotion and any of the Standard Terms, these terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion.
27. 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.
28. 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.
29. 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.
30. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.