

TERMS AND CONDITIONS FOR UNITED OVERSEAS BANK LIMITED (“UOB”) BALANCE TRANSFER \$50 DAIRY FARM GIFT VOUCHER PROMOTION (“PROMOTION”)

1. Promotion

- 1.1 This UOB BALANCE TRANSFER \$50 DAIRY FARM GIFT VOUCHER PROMOTION (“**Promotion**”) is valid from 1 October to 30 November 2021 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 existing UOB Credit Card and CashPlus account holders whose UOB Accounts are in good standing.
- 1.3 To participate in this Promotion, you must:
- (a) successfully apply for a UOB Balance Transfer amount of at least S\$10,000 for 12-months tenor (“**Application**”); and
 - (b) have your Application approved during the Promotion Period.
- 1.4 For the purposes of this Promotion:
- 1.4.1 “**UOB**” means United Overseas Bank Limited.
 - 1.4.2 “**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.
 - 1.4.3 “**UOB Credit Card**” refers to any Visa, MasterCard, and JCB credit card issued by UOB in Singapore, but does not include any UOB debit cards, UOB American Express or Union Pay cards, UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

2. Gift

- 2.1 If you have satisfied all of the conditions in Clause 1.3 above (each, an “**Eligible Customer**”), you shall be eligible receive S\$50 Dairy Farm Gift Vouchers (the “**Gift**”).
- 2.2 The Gift will be mailed to you by post to your mailing address in UOB’s records within 3 months after disbursement of the loan.
- 2.3 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.
- 2.4 You are only entitled to redeem one Gift under this Promotion.
- 2.5 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.
- 2.6 UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.7 By participating in the Promotion, you expressly permit, authorise and consent to the collection, use and disclosure of your personal data by UOB to Channelwerkz Redemption Centre in the event you qualify to receive a Gift for the purposes of facilitating mailing of the Gift.
- 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.

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 whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) 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;
 - (c) 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
 - (d) 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.