

UNITED OVERSEAS BANK LIMITED (“UOB”) FUNDS TRANSFER DAIRY FARM GIFT VOUCHERS PROMOTION (“PROMOTION”) TERMS AND CONDITIONS (“TERMS AND CONDITIONS”)

1. UOB Credit Card and CashPlus account holders who (a) successfully apply for a UOB Funds Transfer for 12-month tenor (“**Applicants**”) and have (b) their loans approved by 30 September 2019 (“**Eligible Customers**”) will be entitled to receive the following Dairy Farm Gift Vouchers (“**Gift**”) based on minimum approved loan amount.

Approved Loan Amount	Dairy Farm Gift Vouchers
\$8,000 to \$14,999	\$50
\$15,000 to \$24,999	\$100
\$25,000 and above	\$200

2. Each Eligible Customer is only entitled to one (1) Gift, regardless of how many UOB Funds Transfer applications he/she makes and/or how many Credit Cards or CashPlus he/she holds.
3. A SMS containing instructions on the redemption of the Gift (“**Redemption SMS**”) will be sent to Eligible Customers’ mobile number in UOB’s records within 2 months after disbursement of the loan. Any Gift that is not redeemed in accordance with the instructions in the Redemption SMS will be forfeited and the Eligible Customer will not be entitled to any compensation or replacement gift.
4. The Gift available for redemption is not replaceable, exchangeable or refundable for cash, credits or otherwise in full or in part. It is not valid in conjunction with other promotions, discounts, vouchers or privileges.
5. The Gift awarded is not exchangeable for cash, credit, other goods and services or otherwise. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
6. The Gift is provided solely by the merchant and/or supplier, and UOB assumes no liability or responsibility for the acts or defaults of the merchant and/or the supplier or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. UOB is not an agent of the merchant or supplier of the Gift or the goods or services offered in the Promotion. Any dispute about the quality or service standard must be resolved directly with the merchant and/or suppliers. The merchant and/or suppliers of the Gift or the goods or services offered in the Promotion may impose conditions for redemption and use of the Gift or the goods or services offered in the Promotion.
7. If any Eligible Customer is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the Gift and award or dispose of it in

such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Gift Without prejudice to the foregoing rights, UOB shall also be entitled to claim from the Eligible Customer a reimbursement for the value of the Gift.

8. Notwithstanding anything to the contrary, UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add and/or delete any of the terms and conditions of this Promotion for any reason and without prior notification and without assuming any liability to any person (including, but not limited to, increasing the number of Gift that is offered under this Promotion), and Applicants shall be bound by these amendments, variations, additions and/or deletions. UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
9. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion including, but not limited to, increasing the number of Gifts that are offered under this Promotion. UOB's decision on all matters relating to this Promotion are at its discretion and shall be final, conclusive and binding on Applicants. UOB shall not be obliged to give any prior notice or reason or enter into any correspondence with any persons on any matter concerning this Promotion and no communication, appeal, correspondence or claims will be entertained and no payment or compensation will be given or paid by UOB to any person.
10. By participating in the Promotion, Applicants are deemed to have expressly permitted, authorised and consented to the collection, use and disclosure of his/her personal data by UOB to Channelwerkz Redemption Centre in the event that he/she qualifies to receive a Gift for the purposes of facilitating redemption of the Gift.
11. A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein and/or any such agreement.
12. The terms and conditions herein shall be governed by the laws of the Republic of Singapore and all Applicants participating in this Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.