

Terms and Conditions Governing UOB Lady's Solitaire Card & Cartier Bonus UNI\$ Promotion ("Terms and Conditions")

1. This UOB Lady's Solitaire Card & Cartier Bonus UNI\$ Promotion (the "**Promotion**") is only valid between **20 August 2016 and 28 August 2016**, both dates inclusive ("**Promotion Period**").
2. This Promotion is only applicable to holders of United Overseas Bank Limited ("**UOB**") Lady's Solitaire Card issued in Singapore ("**Eligible Card**"); and whose Eligible Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion ("**Cardmember**").
3. Cardmembers who perform transactions amounting to at least S\$3,000 at Cartier – Ngee Ann City with their Eligible Card account ("**Eligible Transactions**") during the Promotion Period ("**Eligible Cardmembers**") will be eligible to receive additional UNI\$9 with every S\$5 spent (the "**Bonus UNI\$**").
4. Bonus UNI\$ is awarded in addition to the existing 1X UNI\$ awarded for every S\$5 spent. For the avoidance of doubt, this Bonus UNI\$ is awarded to Eligible Cardmembers on a one-time, lump sum basis and is capped at UNI\$9,000 per Eligible Card account.
5. For the purposes of this Promotion, Eligible Transactions refer to any transactions for the purchase of goods and/or services conducted at Cartier – Ngee Ann City which are successfully charged to Cardmember's Eligible Card during the Promotion Period and are successfully captured/posted on UOB's systems during the Promotion Period but excludes any fund transfer, cash advances, instalment payment plan, instalment loans, fees, interests, any financial charges and/or any transaction that was subsequently cancelled, voided or reversed for any reason and any other transaction as may be prescribed by UOB.
6. For the avoidance of doubt, spending incurred on the supplementary Eligible Card will accrue to the principal Eligible Card and the benefits awarded to the principal Cardmember.
7. The Bonus UNI\$ is not exchangeable for cash, credit, or benefit of any kind.
8. The Bonus UNI\$ will be credited to the Eligible Cardmember's Eligible Card account **no later than 30 September 2016**, or such other date that UOB may decide on from time to time.
9. UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of UNI\$, to rectify any errors in the calculation or otherwise adjust such calculation. Adjustments will be made to the UNI\$ if there are any credits posted to an Eligible Card account including those arising from returned goods or services, or from billings disputes, or whatsoever reasons.
10. The Bonus UNI\$ awarded shall be forfeited if the Eligible Cardmember's Eligible Card account is closed, terminated, cancelled or suspended prior to the credit of the Bonus UNI\$ in the said account and the Eligible Cardmember shall not be entitled to any compensation or payment whatsoever.
11. If UOB subsequently discovers that any Cardmember is not eligible to participate in the Promotion, or redeem or utilize the Bonus UNI\$, UOB may at its discretion forfeit the Bonus UNI\$ (or if already redeemed or utilized, reclaim the Bonus UNI\$ at the expense of the Eligible Cardmember or make deductions from the Eligible Cardmember's UOB accounts or otherwise)

and/or award or dispose of the Bonus UNI\$ in such manner and/or to such person as UOB deems fit at its absolute discretion without payment, compensation, or reason.

12. Participation in the Promotion is subject to these Terms and Conditions and the Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion.
13. The prevailing terms and conditions under the UOB Cardmember Agreement ("**Standard Terms**") will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the Standard Terms. In the event of any inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency.
14. In the event of any inconsistency or discrepancies between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.
15. UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly, to the telecommunication authorities, to any machine or communication system to any merchant, or service provider or such other third party which maybe engaged for the Promotion, industrial dispute, war, Act of God, or anything outside the control of UOB.
16. UOB shall not be liable or responsible for (i) any failure or delay in transmission of Eligible Transaction by acquiring merchants, merchant establishments, card associations, postal or telecommunication authorities which may result in a transaction being omitted during the Promotion Period; (ii) for any late transaction postings affecting any Cardmember's eligibility to qualify for this Promotion/Bonus UNI\$; or (iii) for any breakdown or malfunction in any computer system or equipment.
17. UOB shall not be responsible for any loss to or expenses of any Cardmember or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Cardmember's direct loss to the extent such loss is caused directly by UOB's fraud, gross negligence or willful misconduct.
18. UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Cardmember. UOB shall not be obliged to give any reason or enter into any correspondence with the Cardmember or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
19. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time and from time to time in its absolute discretion to terminate the Promotion or to determine and/or amend, by adding to, subtracting from or varying of, any of the Terms and Conditions herein, including but not limited to varying the Promotion Period, the eligibility terms and criteria, and the timing of any act to be done, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
20. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
21. 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) to enforce or enjoy the benefit of any term of such agreement.
22. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Cardmembers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.