

12X UNI\$ Promotion for PLATINUM/SIGNATURE/INFINITE CARDS (the "Promotion")

1. This Promotion is open to all UOB Principal **PLATINUM/SIGNATURE/INFINITE** Credit Card account holders ("Cardmembers") whose credit card accounts are in good standing, as determined by UOB Card Centre at its sole discretion with the following exceptions:

- (i) SingTel and Business Card Credit Cardmembers; and
- (ii) Corporate and Business Credit Cardmembers whose companies have declined participation or whose accounts have been terminated during term of this Promotion.

2. The Promotion is applicable to transactions performed on the following dates: 18-19 Nov, 25-26 Nov, 2-3 Dec, 9-10 Dec, 16-17 Dec and 23-24 Dec 2006 (all dates inclusive) (the "Promotion Period").

3. To qualify for the Promotion, the Cardmember has to spend a minimum of S\$5,000 ("Overall Spend") for the period 18 Nov – 24 Dec 2006. 'Overall spend' refers to an eligible retail credit card transaction charged under the predefined merchant categories* and does not include internet, mail order or telephone purchases.

4. Annual fee charges, interest charges, late payment charges, finance charges, cash advance transactions, balance transfers and other miscellaneous fees and charges will not be taken into account for the purpose of the calculation of the minimum criteria of S\$5000.

5. 12X UNI\$ consists of the existing 1 time UNI\$ earned plus the additional bonus of 11X UNI\$. The existing 1 time UNI\$ earned will be awarded to Cardmembers upon each posted transaction while the additional bonus 11X UNI\$ will only be awarded to Cardmembers by end January 2007. The additional bonus 11X UNI\$ is capped at UNI\$22,000.

6. The bonus UNI\$ shall be awarded based on accumulated spending of the Principal and Supplementary (if any) credit cards. Bonus UNI\$ due to the Supplementary Cardmember(s) will be credited to the Principal Cardmember and can only be used by the Principal Cardmember in this Promotion.

7. This Promotion is not applicable to transactions made with 0% Instalment Payment Plans and SmartPay.

8. The highest UNI\$ tier will apply at any one time of the Promotion and this is not accumulative with any other concurrent UNI\$ promotions. For the avoidance of doubt, the maximum UNI\$ awarded to a Cardmember for any one transaction is 12X UNI\$.

9. The computation of the Bonus UNI\$ shall be determined by UOB in its sole and absolute discretion and such decision(s) shall be final and binding.

10. UOB reserves the right not to disclose any information to Cardmembers prior to the end of the Promotion.

11. Notwithstanding anything herein, UOB has the absolute discretion at any time to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification, including but not limited to the eligibility terms and criteria, and the timing of any act to be done, and all participants shall be bound by these amendments.

12. The decisions of UOB on all matters relating to this promotion are final, conclusive and binding and no correspondence will be entertained.

13. UOB shall not be liable in any way to any person for any loss or damage arising from or in connection with this promotion, howsoever caused (including without limitation any error in the award of Bonus UNI\$, breakdown or malfunction in any computer system or equipment, any misdirected or lost notice and any act or omission by any person).

14. 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 any term of such agreement.

15. The UOB General Terms and Conditions[^] Apply.

*The predefined merchant categories are based on merchant classification by their acquiring banks and consist of the following (i) Shopping: Clothing - Men's, Women's, Children, Sports, Family, Departmental Stores, Cosmetics Store, Furniture and Home Furnishing Stores, Book Stores, Household Appliances Stores, Leather Goods Stores, Shoe Stores, Duty Free Stores, Jewellery and Precious Stones and Metal Stores, Watch Stores, Record Shops, Music Stores and Musical Instruments and Gift Shops. (ii) Dining: Restaurants and Fast Food Restaurants.

[^]Please refer to www.uobgroup.com for full terms and conditions.