



**Terms and Conditions for the H&M Gift Card ("Activation Gift") Giveaway ("Promotion"):**

1. Promotion is open to new UOB Supplementary Card applicants who are not holding any active UOB Credit Card.
2. The card(s) must be approved by 30 Jun 2013 with a minimum of S\$500 charged within the first month of approval.
3. Limited to the first 500 qualified customers and one "Activation Gift" per Principal Cardholder, regardless of the number of Supplementary Card(s) applied and activated.
4. Redemption letters will be sent to the eligible Principal Cardholders within 2 months of approval of the UOB Supplementary Card (i.e. 31 Aug 2013).
5. To qualify, your credit card account must be in good standing and not be cancelled for any reason. The full cost of the Activation Gift will be charged to the Principal Cardholder if the UOB Supplementary Credit Card account is closed or terminated within 9 months from the date the Supplementary Credit Card account was opened.

**General Terms and Conditions:**

1. UOB reserves the right to replace the gift with an item of similar value in the case of stock unavailability without giving prior notice or reasons to.
2. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Activation Gift with any other gift of equal or similar value selected by UOB.
3. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one of more of these terms and conditions.
4. All issues must be taken up with the merchant directly. United Overseas Bank Limited ("UOB") assumes no liability or responsibility for the acts or the defaults of the merchant or defects in the goods or services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. UOB and the participating merchants reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.

United Overseas Bank Limited Co. Reg. No. 193500026Z