

WITH UOB YOU CAN GET

5x

MORE REWARDS



Earn up to 5X UNI\$ when you shop with your UOB Credit Cards this Great Singapore Sale from 19 May to 23 July 2006. The earlier you shop the more UNI\$ you'll earn.

Hurry down to your favourite fashion haunts and start shopping!

Terms & Conditions

This Promotion is open to all Principal UOB Credit Card account holders with the following exceptions: (i) SingTel, One, Purchasing, Business, Private Label and JCB Bugis Junction Credit Cardmembers; (ii) Visa Electron and Debit Cardmembers; and (iii) Corporate and Business Credit Cardmembers whose company have declined participation or whose accounts have been terminated during term of this Promotion • An Eligible Transaction is a local retail credit card transaction charged under the predefined merchant categories* during the promotion period and does not include overseas, internet, mail order and telephone purchases • UNI\$ shall be awarded according to corresponding tiers for each Eligible Transaction as follows:

UNI\$ Tier	For each Eligible Transaction comprising	Total amount of Eligible Transactions accumulated by all UOB Cardmembers
5X UNI\$		\$10 million and below
3X UNI\$		Above \$10 million and not exceeding \$20 million
2X UNI\$		Above \$20 million and not exceeding \$30 million

Bonus UNI\$ comprise of the existing 1-time UNI\$ earned plus the additional bonus UNI\$ (i.e 4X, 2X and 1X under the different UNI\$ tiers respectively). The additional bonus UNI\$ will be calculated only at the end of Promotion Period and will be awarded to the Cardmembers by end of September 2006 • Bonus UNI\$ are computed based on Eligible Transactions effected during the Promotion Period and posted before 30 July 2006 • Transactions on 0% Instalment Payment Plans and SmartPay will not be valid for Bonus UNI\$ • The maximum UNI\$ awarded to Cardmembers is 5X UNI\$ and this is not accumulative with any concurrent UNI\$ promotions • 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

For more details, please visit www.uobgroup.com • Information is correct at time of print

Terms and Conditions for “Up to 5X UNI\$ Rewards” Promotion:

1. This Promotion is open to all UOB Principal 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, One, Purchasing, Business, Private Label and JCB Bugis Junction Credit Cardmembers;
 - (ii) Visa Electron and Debit Cardmembers; and
 - (iii) Corporate and Business Credit Cardmembers whose companies have declined participation or whose accounts have been terminated during term of this Promotion.
2. The Promotion Period shall be between 19 May to 23 July 2006 (both dates inclusive).
3. Earn 5x UNI\$ for the first \$10 million eligible retail purchases charged by all applicable UOB Credit Cardmembers, 3X UNI\$ for the next \$10 million and 2X UNI\$ for the subsequent \$10 million. Bonus UNI\$ are only applicable for eligible transactions incurred during the Promotion Period and are subject to the first \$30 million in total eligible retail charges by all UOB Credit Cards earning UNI\$.
4. An Eligible Transaction is a local retail credit card transaction charged under the predefined merchant categories* during the Promotion Period and does not include overseas, internet, mail order and telephone purchases.
5. Bonus UNI\$ shall be awarded based on accumulated spending on both Principal and Supplementary credit cards.
6. Bonus UNI\$ due to the Supplementary Cardmember will be credited to the Principal Cardmember and may be used only by the Principal Cardmember in this promotion. Bonus UNI\$ comprise of the existing 1-time UNI\$ earned plus the additional bonus UNI\$ (i.e 4X, 2X and 1X under the different UNI\$ tiers respectively). The additional bonus UNI\$ will be calculated only at the end of Promotion Period and will be awarded to the Cardmembers by end of September 2006. The existing 1-time UNI\$ earned will be awarded to Cardmembers upon each posted transaction.
7. Transactions on 0% Instalment Payment Plans and SmartPay will not be valid for Bonus UNI\$.
8. The maximum UNI\$ awarded to Cardmembers is 5X UNI\$. The highest UNI\$ tier will apply at any one time of the promotion and this is not accumulative with any concurrent UNI\$ promotions.
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.** 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.