

Terms and Conditions Governing UOB Delight – Savour Acquisition Campaign 2017 ("Terms and Conditions")

1. ELIGIBILITY

- 1.1 This "UOB Delight- Savour Acquisition Campaign 2017" ("Campaign") commences from 1 May 2017 to 30 June 2017, both dates inclusive ("Campaign Period").
- 1.2 The Campaign is open to all individuals ("Cardmembers") who apply via www.uob.com.sg/savdelight as principal cardmember for a Delight credit card ("UOB Delight Card") from United Overseas Bank Limited ("UOB") during the Campaign Period and the application is approved during the Campaign Period.
- 1.3 Notwithstanding Paragraph 2.1 below, the following Cardmembers are not eligible to take part in the Campaign:-
 - (a) Cardmembers whose UOB Delight Card account is terminated six (6) months prior to 1 May 2017;
 - (b) Cardmembers whose UOB Delight Card account is not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;
 - (c) Cardmembers whose UOB Delight Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for the avoidance of doubt, termination of a supplemental cardmember's UOB Delight Card account(s) will not by itself disqualify the applicable principal Cardmember from the Campaign;
 - (d) Cardmembers who are or have become mentally incapacitated, deceased, insolvent, bankrupt or have (or any threat of) legal proceedings of any nature instituted against them or faces legal incapacity; and/or
 - (e) Cardmembers who UOB may decide to exclude at its discretion without notice and without furnishing any reason, at any time.

2. CAMPIAGN

- 2.1 Cardmembers must fulfil the following conditions to be eligible ("**Eligible Cardmembers**") for S\$20/- worth of Dairy Farm gift voucher ("**Gift**"):
 - (i) have successfully applied as a principal cardmember for a UOB Delight Card online through uob.com.sg/savdelight;
 - (ii) be the first one hundred (100) qualifying applicants to conduct at least 1 Eligible Transaction with their new UOB Delight Card approved during the Campaign Period; and
 - (iii) the Eligible Transaction is made within one (1) month from the card approval date.



- 2.2 For the purposes of this Campaign, "Eligible Transactions" means retail spend transactions for the purchase of goods and/or services which are successfully charged to the Cardmember's UOB Delight Card account and captured/posted on UOB's systems within one (1) month from the approval date of the Cardmember's UOB Delight Card. Eligible Transactions excludes cash advances, interest, fees, charges, fund/balance transfers, late payment, any finance charges and any card transaction that is subsequently cancelled, voided or reversed for any reason and any other transaction which UOB may exclude from time to time without notice.
- 2.3 UOB must have received and approved the online application via uob.com.sg/savdelight during the Campaign Period. For the avoidance of doubt, each Cardmember is entitled to apply only once to participate in the Campaign. Any repeat, incomplete, or inaccurate online application will not be considered and consequently be disqualified.

3. GIFT

- 3.1 The Gift is valid for use at all Cold Storage, Market Place, Jasons, Giant, Guardian and 7-Eleven outlets with no minimum spend.
- 3.2 Gift is not exchangeable for cash, credit, benefit of any kind or otherwise.
- 3.3 Each Eligible Cardmember is only entitled to one (1) Gift regardless of the number of Eligible Transactions that they have carried out during the qualifying period. Only a total of one hundred (100) Gifts will be awarded under this Campaign and on a "first-come-first-served" basis.
- 3.4 A notification letter enclosing the Gift (the "Letter") will be mailed to the Eligible Cardmember's last known address based on UOB's records by 31 August 2017, or by such other mode / form of communication as UOB deems fit.
- 3.5 UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Eligible Cardmember's receipt of the Letter or any Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Any Gift that has expired or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable and not exchangeable for cash or otherwise.
- 3.6 If any Eligible Cardmember is subsequently discovered to be ineligible or not entitled to participate in the Campaign, 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. Where the Gift was awarded to / redeemed by an Eligible Cardmember who is subsequently discovered to be ineligible or not entitled to participate in the Campaign, UOB shall be entitled to claim from the Eligible Cardmember a reimbursement for the value of the Gift.
- 3.7 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.
- 3.8 UOB will not be liable or responsible for any defects, deficiency, quality, merchantability, the fitness or any other aspect of the Gift or any goods or services



redeemed/claimed under the Campaign, or the acts or defaults of the merchant, agent, supplier or service provider of the Gift or any goods or services redeemed under the Campaign.

- 3.9 UOB is not an agent of the merchants, agents, suppliers or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers or service providers.
- 3.10 The merchants, agents, suppliers or service providers may impose conditions for the redemption of the Gift, or goods or services. UOB will not be responsible or liable for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the Gift or goods or services or in connection with the Campaign howsoever arising.
- 3.11 UOB and the participating merchants, agents, suppliers or service providers reserve the right to vary/amend the terms and conditions without prior notice or giving any reason or being liable to any person. No correspondence, appeal, or claims will be entertained.

4. GENERAL

- 4.1 Participation in the Campaign is subject to these Terms and Conditions and the Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Campaign.
- 4.2 UOB's prevailing UOB Cardmembers Agreement (the "**Standard Terms**") will continue to apply and be binding on all Cardmembers. In the event of any conflict or inconsistency between these Terms and Conditions and the Standard Terms in respect of the Campaign, these Terms and Conditions shall prevail only to the extent of matters relating to this Campaign.
- 4.3 In the event of any inconsistency or discrepancies between these Terms and Conditions and any brochure, marketing, or Campaign material relating to the Campaign, these Terms and Conditions will prevail.
- 4.4 UOB shall not be responsible for (i) any failure or delay in transmission of application or card transactions by merchants, card association, postal or telecommunication authorities which may result in application or transaction made by the Cardmember being omitted during the qualifying period or Campaign Period; (ii) any late posting of the transactions or application and thereby affecting the Cardmember's eligibility for this Campaign or the Gift; or (iii) for any breakdown or malfunction in any computer system or equipment.
- 4.5 The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS.
- 4.6 UOB's decision on all matters relating to this Campaign 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 Campaign and no appeal, correspondence, or claims will be entertained.



- 4.7 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 Campaign 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 Campaign 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.
- 4.8 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.
- 4.9 A person who is not a party to these Terms and Conditions and/or 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.
- 4.10 These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Cardmembers who participate in this Campaign shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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