

TERMS AND CONDITIONS GOVERNING UOB CARDS EXCLUSIVE S\$10 VOUCHER PROMOTION (OCTOBER 2017) ("TERMS AND CONDITIONS")

1. This UOB Cards Exclusive S\$10 Voucher Promotion (October 2017) ("**Promotion**") is only applicable to selected United Overseas Bank Limited ("**UOB**") Cardmembers who receive a letter ("**Invite**") from UOB inviting them to participate in this Promotion ("**Participating Cardmembers**").

2. For the purposes of this Promotion:

"**Award**" means \$10 Dairy Farm Gift Voucher.

"**Cardmembers**" means all existing and new principal holders of a UOB Card, and whose UOB Card account is valid, subsisting, in good standing and satisfactorily conducted in the opinion of UOB.

"**UOB Card**" means a UOB personal banking credit and debit card issued by UOB in Singapore.

3. The Participating Cardmembers shall receive the Award.
4. The Award is enclosed in the letter sent (by ordinary post) to the Participating Cardmembers' last known mailing address in UOB's records.
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 Invite or Award which gets lost or misplaced or tampered with or misdirected or which has expired. Any Invite or Award that has expired or which is lost, misplaced, tampered with, misdirected or expired is strictly non-replaceable and not exchangeable for cash or otherwise.
6. The Award is not exchangeable for cash, other goods and services or otherwise.
7. If UOB subsequently discovers that the Eligible Cardmember is in fact not eligible to participate in or does not qualify for the Promotion, UOB may at its discretion, forfeit or reclaim the Award or charge to and debit an amount equivalent to the value of the Award, if already awarded, from any of the Eligible Cardmember's account(s) with UOB. If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Award, the Eligible Cardmember shall immediately reimburse UOB for the value of the Award.
8. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Award with any other item of equal or similar value selected by UOB. UOB's determination of the replaced and/or substituted item shall be final, conclusive and binding.
9. By participating in this Promotion, the Cardmember consents to UOB collecting, using and disclosing the Cardmember's personal data for the purposes of this Promotion, and to contact the Cardmember. This is in addition to any other consent which the Cardmember may have provided to UOB in respect of the collection, use and/or disclosure of the Cardmember's personal data and shall be without prejudice to and does not derogate from UOB's rights to collect, use and/or disclose the Cardmember's personal data under the law.

10. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Cardmember for this Promotion and shall not be obliged to give any reason therefor.
11. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person, and Cardmembers shall be bound by these amendments.
12. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Cardmember). UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
13. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
14. Cardmembers will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms"). Cardmembers are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
15. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
16. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.