

UOB GREAT SINGAPORE SALE BONUS UNI\$1,000 PROMOTION for LADY'S CLASSIC/PLATINUM/SIGNATURE/INFINITE CARDS (the "Promotion")

1. This Promotion is open to all UOB principal **LADY'S CLASSIC/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, One and Business credit Cardmembers; and
(ii) Corporate and Business credit Cardmembers whose companies have declined participation or whose accounts have been terminated during the promotion period.
2. The Promotion is applicable to transactions performed on the following dates: 26-27 May, 2-3 June, 9-10 June, 16-17 June, 23-24 June and 30 June–1 Jul 2007 (all dates inclusive) (the "Promotion Period").
3. To qualify for the Promotion, the Cardmember has to spend a minimum of S\$3,000 ("Overall Spend") during the Promotion Period. "Overall spend" refers to an eligible retail credit card transaction charged under the predefined shopping-related merchant categories* and captured under the following registered Merchant Category Codes (MCC) classifications: 4812, 5094, 5309, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5697, 5699, 5712, 5719, 5722, 5732, 5733, 5734, 5735, 5941, 5942, 5944, 5947, 5948, 5950, 5977 and 5999 and does not include internet, mail order or telephone purchases. Bonus UNI\$ will not be awarded for merchant's listed MCC classification that is not within the pre-defined MCC categories. The bonus UNI\$1,000 will be awarded only once to the Principal Cardmember.
4. Cardmembers will earn the respective UNI\$ (i.e. UNI\$, Signature UNI\$ and Infinite UNI\$) based on spend charged to the different cards, capped at UNI\$1000. Principal credit card account(s) that is/are terminated before/at point of awarding will not be entitled to the bonus UNI\$.
5. Bonus UNI\$ will be reflected in the September 2007 statements.
6. 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\$3000.
7. The bonus UNI\$ 1,000 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.
8. This Promotion is not applicable to transactions made with 0% Installment Payment Plans and SmartPay.
9. UOB reserves the right not to disclose any information to Cardmembers prior to the end of the Promotion.
10. 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.

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

12. 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).

13. 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.

14. The UOB general terms and conditions apply.

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