

Terms and conditions of the UOB Bill Payment Service - StarHub Promotion ("Promotion")

Eligibility

1. This Promotion is only applicable for principal UOB credit cardmembers ("*Selected Cardmembers*"):-
 - (a) who signs up from 1 November 2011 to 30 November 2011, both dates inclusive (the "Promotion Period") with United Overseas Bank Limited ("UOB") Bill Payment Service for the payment of their monthly StarHub bills using their UOB credit cards;
 - (b) who, after signing up in accordance with Paragraph 1(a) above, sends a SMS to 9024 1111 to register their intention to qualify for this Promotion in the following format during the Promotion Period:

BPS<space>UOB Card No. <Insert Card No.>; and
 - (c) whose UOB credit card is in good standing as determined by UOB and remains valid for the purposes of enabling UOB to successfully debit all such charges which are due and payable by the Selected Cardmembers under their monthly StarHub bills.

but shall exclude the following:-

- (A) UOB credit cardmembers who have already signed up under the UOB Bill Payment Services for the payment of their StarHub bills or who are card holders of UOB JCB Cards, UOB Purchasing Cards, UOB Corporate Cards, UOB Private Label Cards, all UOB Visa electron Cards and all UOB Visa Debit Cards; or
- (B) any other persons as UOB may decide to exclude at its absolute discretion without notice and without furnishing any reason.

The Gift

2. 600 Selected Cardmembers ("*Qualified Cardmembers*") shall each be entitled to receive a S\$20 Metro Voucher (the "Gift") and shall be selected based on the 1st twenty (20) Selected Cardmembers for every day of the Promotion Period:-
 - (a) who sends in a SMS in accordance with Paragraph 1(b) above; and
 - (b) whose payment of their monthly StarHub bills are reflected on their January 2012 UOB monthly credit card statements.
3. UOB's determination of the Qualified Cardmembers and whether they are entitled to the Gift shall be final, conclusive and binding. No correspondence will be entertained.
- 3A. The Gift is not transferable or exchangeable for cash, credit or other gifts or otherwise whether in full or in part.
4. Each Qualified Cardmember is limited to one (1) Gift regardless of the number of SMS he/she sends in during the Promotion Period.
5. The Gift will be sent to each Qualified Cardmembers within three months after the expiry of the Promotion Period. The Gift will be mailed to the Qualified Cardmembers' last known mailing address as per existing UOB's records. Each Gift is valid until the date stated in the Gift. No extension will be granted. Terms and conditions may be

imposed for the use of the Gift or for the redemption of goods or services from the Gift. Please refer to the overleaf of the Voucher. Any unused Gift will not be refunded in cash, credit or otherwise and Qualified Cardmembers shall not be entitled to any payment or compensation for any unused Gifts. Redemptions made with the Gift cannot be exchanged for or refunded in cash, credit or otherwise. Any Gift which is lost, misplaced or damaged is strictly non-replaceable or non-exchangeable.

6. (a) UOB reserves the right at its absolute discretion and at any time and without prior notice and without giving any reasons or assuming any liability, to replace or change the Gift with another reward of equal or similar value (whether in cash or otherwise) in case of stock unavailability.
- (b) If any person is subsequently discovered to be ineligible or not entitled to participate in this Promotion or ineligible to receive the Gift, UOB reserves the right to forfeit/reclaim the Gift and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit. No person shall be entitled to any payment or compensation from UOB should any Gift be forfeited and donated to such charitable organization as shall be decided by UOB at its absolute discretion.

General

7. (a) Any SMSes received by UOB from the Selected Cardmembers after the Promotion Period or which are incomplete or not in the required format stated under paragraph 2(2) above shall not be considered as a SMS received by UOB.
 - (b) The sending and receiving of SMSes are dependent on telecommunication service providers. UOB assumes and accepts no liability or responsibility for non-receipt of or damage to any SMSes or delay in the receipt or registration of the SMSes. Each Selected Cardmember shall bear all costs and charges imposed by the telecommunication service providers for the SMSes sent to UOB.
- 7A. UOB assumes no liability or responsibility for the acts or defaults of the merchant or of the manufacturer or supplier of the goods and/or services provided by the merchant or defects in the goods or services offered in this Promotion. UOB is not an agent of the merchant or a manufacturer or supplier of the goods and/or services provided by the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant or manufacturer or supplier. 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.
- 7B. UOB shall not be responsible or liable for:-
- (a) any failure or delay in the transmission of evidence of sale transactions by MasterCard/Visa/ acquiring merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(ies) or for whatever reasons which may result in a charge incurred or made by the Selected Cardmember and/or the Qualified Cardmember being omitted from the allocation of chances by UOB during the Promotion Period to redeem or to be allocated the Gift; and/or
 - (b) any late posting of any payment;
 - (c) any breakdown or malfunction in any computer system or equipment;
 - (d) any Gift or application to sign up for the UOB Bill Payment Service which gets lost or misplaced or misdirected in the post; or

- (e) for any injury, loss, damages and/or costs of any kind arising from or in connection with this Promotion including, but not limited to any act or omission relating to the Selected Cardmember's and/or the Qualified Cardmember's participation in this Promotion howsoever arising; or arising from the usage of the Gift or the goods and services redeemed from the Gift, any of the scenarios described under Paragraph 7B (a) to (d) above.

The Selected Cardmembers and the Qualified Cardmembers shall indemnify UOB for any claims, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred by UOB in connection therewith.

8. The terms and conditions of the UOB Bill Payment Service and the UOB Cardmember Agreement (collectively the "**Main Terms**") shall apply hereto. Please refer to uob.com.sg for more details on this Promotion and for the full terms and conditions of the UOB Bill Payment Service and the UOB Cardmember Agreement. In the event of any inconsistency between any of the Main Terms and these Terms and Conditions, these Terms and Conditions shall prevail only to the extent of such inconsistency in relation to this Promotion only
9. Notwithstanding anything in these Terms and Conditions or any of the Main Terms , UOB reserves the right at its absolute discretion and without giving any reason or prior notice or assuming any liability or payment or compensation whatsoever to any person or party to terminate this Promotion or to amend, delete, add or vary any of these Terms and Conditions at any time and from time to time including, but not limited to, varying the Promotion Period at any time, determining the eligibility of any Selected Cardmember or any Qualified Cardmember. The UOB creditcard members, the Qualified Cardmembers and the Successful Cardmembers shall be bound by these amendments, deletions, additions or variations.
10. The decisions of UOB on all matters relating to or pursuant to this Promotion are at its absolute discretion and are final and conclusive and binding on all Successful Cardmembers and the Qualified Cardmembers. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter relating to this Promotion or to give any claims or payment or compensation or to assume any liability in respect thereof.
11. While all information provided herein is believed to be correct and reliable at the time of posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any inconsistencies between these Terms and Conditions and any marketing, advertising, promotional or publicity brochures or materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail. Qualified Cardmembers shall continue to be bound by the Main Terms.
12. These Terms and Conditions shall be governed by the laws of Singapore, and all Qualified Cardmembers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.