

Terms & Conditions for the "S\$75 grocery vouchers" Promotion:

1. Promotion is open to new UOB Principal applicants who are not holding any active UOB Principal Credit Card and/or Supplementary Card.

2. Applications must be made via uob.com.sg and approved between 1 Jan 2014 to 31 Mar 2014.

3. S\$15 grocery vouchers (S\$10 Cold Storage welcome voucher and S\$5 Giant welcome voucher) is only applicable to approved Principal UOB Delight Credit Card and will be sent to customers in the Welcome Pack. Voucher terms and conditions apply.

4. To qualify for the S\$60 The Choice Vouchers ("Activation Gift") Promotion for UOB Credit Cards, all issued Principal Cards must be activated (i.e. unblocked) and a minimum of S\$500 ("Qualifying Amount") must be charged to your new UOB Principal Credit Card(s) within the first month of approval. Each Principal Cardholder is eligible to S\$60 The Choice vouchers, regardless of the number of Card(s) applied for and activated. Limited to the first 1,000 qualified customers.

5. The qualified customers for the S\$60 The Choice Vouchers Promotion are selected based on the first 1,000 customers who spent S\$500 within first month of approval, regardless of the submission date of the UOB Credit Card application.

6. Redemption letters will be sent to the qualified customers by 31 May 2014.

7. To qualify, your credit card account must be in good standing and not be cancelled for any reason. The activation gifts will be charged to the applicant if the UOB Credit Card account is closed or terminated within 9 months from the date the account(s) was opened.

8. Not applicable to (a) existing Principal UOB credit card (b) Principal UOB Credit Card(s) who have cancelled any of their cards 6 months prior to this promotion.

9. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Activation Gift with any other gift of equal of similar value selected by UOB. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for the gift. Only posted transactions including Instalment Payment Plan within the promotional period are valid. Spending on supplementary card (only for S\$40 Cash Credit promotion), funds transfer, cash advances, fees, interests or any other financial charges are excluded. The gifts are not exchangeable for cash, credit or other goods and services.

10. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions.