

UOB 2013 Direct Visa Activation Promotion ("Promotion")
Promotion Terms and Conditions

- 1) A S\$20 Isetan Voucher ("**Gift**") will be given to 300 Qualified Cardmembers (defined below) who are the first to activate the Qualified Cardmember's new UOB Direct Visa Card with EMV Smart Chip technology ("**New UOB Direct Visa Card**") and charge a minimum spend of S\$500 using Visa within 30 days from the date of the letter sent to the Qualified Cardmember enclosing the New UOB Direct Visa Card ("**Letter**").

"**Qualified Cardmember**" means a cardholder of a UOB Direct Visa Card who is sent the Letter informing him/her about this Promotion and whose card account is in good standing.

- 2) One Gift per Qualified Cardmember only. Limited to the first 300 Qualified Customers who meet the criteria in paragraph 1 above. Gift is not exchangeable for cash, credit or in kind, in full or in part. The Gift will be mailed by 30 September 2013 to the last known mailing address in the Bank's records. "**Bank**" means United Overseas Bank Limited.
- 3) The Bank shall not be responsible for any failure or delay or cost howsoever arising in the transmission of any sale transaction by any party including but not limited to Visa acquiring merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any telecommunication provider.
- 4) These Promotion terms and conditions shall prevail in the event of any inconsistency between these Promotion terms and conditions and any advertising, promotional, publicity or other materials relating to the Promotion.
- 5) This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.
- 6) The Bank may, at its discretion, change or add to any of these Promotion terms and conditions (including but not limited to withdrawing this Promotion) at any time without giving any notice or assuming any liability to any person. The Bank's determination of all matters relating to this Promotion shall be final and conclusive.
- 7) These Promotion terms and conditions are governed by the laws of Singapore.