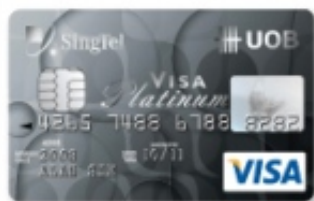


Receive a complimentary uniQgift™ certificate worth S\$40



Each gift certificate entitles you to a choice of dining, health and entertainment privileges.

Delight your palate with a meal for two at Arteastiq, Spizza, Kinara or relax in a spa retreat at Renaza or Urban Homme - just take your pick and enjoy a free treat on us.

Simply spend a minimum of S\$400 in a month with your SingTel-UOB Credit Card to receive the gift certificate.

Inspire Gift Certificate



Terms and conditions:

This promotion is applicable to the first 300 SingTel-UOB Credit Cardmembers selected for this programme and successfully charge S\$400 to their SingTel-UOB Credit Card from 15 August 2013 to 15 September 2013. Qualifying spend is not applicable for Cash Advance, Balance Transfer, Instalment Payment Plan, Interest Free Loan, SmartPay, SMART\$ transaction or any other fees and finance charges. Each Cardmember is entitled to 1 set of gift certificate only. Cardmembers who have qualified for promotion will receive the gift certificate via mail, within 2 months from 15 September 2013. Gift certificates are not exchangeable for cash or any kind. No replacement will be issued for misplaced or loss gift certificates. The Bank reserves the right to amend, vary, revoke or terminate these promotions or any of the governing terms in its absolute discretion without notice. General Terms and Conditions are applicable to all benefits, programmes and entitlements.

United Overseas Bank Limited Co. Reg. No. 193500026Z