

Mechanics:

Get S\$1 cash for every Visa payWave Spend transaction (regardless of amount) made with your UOB One Card which is issued in Singapore!*

From 1 June to 31 July 2012, you will receive S\$1 (up to S\$10) for every Visa payWave **Spend** transaction (regardless of amount) made on your UOB One Card*. No min. spend required.

To enjoy this promotion, follow these simple steps:

Step 1: SMS: ONE<space>16-digit One Card Principal account number to 77862 (For example: ONE 1234567890123456)

Step 2: Use your registered UOB One Card for all your purchases* from 1 June to 31 July 2012 (both dates inclusive).

* Only applicable to any Visa payWave **Spend** transactions made to the UOB One Principal and Supplementary card account(s) and limited to the first 12,000 registrations (by UOB One Principal Cardmembers) only. Full terms and conditions apply. Please visit uob.com.sg for the full terms and conditions.

Terms and Conditions
Promotion and Promotion Period

1. (i) The “S\$1 for every Visa payWave **Spend Transaction**” Promotion (“**Promotion**”) is open to all Eligible Cardmembers (as herein described) subject to the following terms and conditions.
- (ii) This Promotion commences from **1 June 2012 to 31 July 2012** (both dates inclusive) (“**the Promotion Period**”) or for such other period as may be determined by United Overseas Bank Limited (“**UOB**”) in its absolute discretion.

Eligibility

2. (i) Subject to the provisions herein, the term “**Eligible Cardmembers**” shall mean all existing principal holders of UOB One Card issued in Singapore (collectively referred to as “**UOB One Cards**” and each a “**UOB One Card**”):-
 - (a) who have received communications via a Billing Insert, SMS or other marketing materials , inviting him/her to participate in this Promotion; and
 - (b) whose UOB One Card account is valid and subsisting and in the opinion of UOB, in good standing and satisfactorily conducted with UOB shall be eligible to participate in this Promotion,

and each of them is an “**Eligible Cardmember**”. For the avoidance of doubt, the benefit of all and any Visa payWave Spend transactions (as defined below) incurred by a supplementary UOB One Card member in respect of this Promotion shall accrue to the account of applicable Registered Cardmember (as defined below) only.

- (ii) Without limiting the generality of this provision, the following Eligible Cardmembers shall be disqualified from taking part in this Promotion and shall not be entitled to any payment or compensation whatsoever:-
- (a) whose principal UOB One Card account(s) is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between the Promotion Period (both dates inclusive);
 - (b) who are or become mentally incapacitated, deceased, bankrupts, insolvent or who face legal incapacity;
 - (c) who face legal proceedings of any nature or any threat of legal proceedings of any nature instituted against them;
 - (d) whose UOB One Card accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its absolute discretion;
 - (e) who are UOB One card holders of Corporate Cards, Travel Accounts and Purchasing Card, Purchasing, Business, Multicurrency Corporate and/or Private Label Cards;
 - (f) who UOB may decide to exclude at its absolute discretion without notice and without furnishing any reason, at any time during the Promotion Period.

Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Eligible Cardmember to participate in this Promotion and shall not be obliged to give any reason therefore or to make any payment or compensation whatsoever.

For the avoidance of doubt, termination of a supplementary UOB One Card Cardmember's account will not by itself disqualify the principal Eligible Cardmember from this Promotion.

Participation

3. To be entitled to participate in this Promotion, the Eligible Cardmember ("**Registered Cardmember**") must, during the Promotion Period:-
- (i) be one of the first twelve thousands (12,000) Eligible Cardmembers who has registered their UOB One Card number ("**Registered Card**") with UOB via Electronic Short Message Service ("SMS") in accordance with Paragraph 5 below and UOB must have received the said SMS during the Promotion Period; and
 - (ii) charge his/her Visa payWave Spend transactions (as defined below) via Visa payWave to the Registered Card where the corresponding transaction(s) is successfully transacted by the Registered Card and captured in UOB's system during the Promotion Period.

For the avoidance of doubt, any Visa payWave Spend transactions made by the supplementary UOB One Card members shall be considered as a Visa payWave Spend transactions made by the applicable Registered Cardmembers but such supplementary UOB One Card members shall not personally be eligible for the Cash Gift

award referred to in this Promotion. Subject to the other terms and conditions of this Promotion, such Cash Gift will only be awarded to the UOB One Card account of the Registered Cardmember.

4. The Eligible Cardmember shall pay and be responsible for all fees and charges which he/she incurs in sending any SMS to UOB. Any SMS sent by the Eligible Cardmembers to UOB if received by UOB after the Promotion Period shall not be considered for this Promotion.
5.
 - (i) For SMS registration, all SMSes must be composed in the following manner: "ONE<space>16-digit One Card number" (Example: ONE 1234567890123456). The composed SMS must be sent to 77862. SMSes for registrations submitted in a format differing from the above composition will be invalid and void and would not be considered for this Promotion.
 - (ii) By participating via SMS registration, the Eligible Cardmember expressly and irrevocably consents to the disclosure of his/her UOB One Card number and his/her information relevant to this Promotion to the SMS vendor, telecommunication authorities or service provider or such other third party engaged by UOB in relation to this Promotion.
 - (iii) Any incomplete or inaccurate SMS will also not be considered for this Promotion
6. "Visa payWave Spend" includes all Visa payWave retail spend accumulated through any contactless payment technology (whether in Singapore Dollars or foreign currency) by the principal Registered Cardmember or the supplementary UOB One Card member of the applicable Registered Cardmember, but it excludes any Visa payWave Spend which was transacted with and charged to the Registered Card in that calendar month but is subsequently cancelled, voided or reversed. UOB is not responsible to ensure that the Visa payWave Spend transactions are transacted and posted promptly and captured in UOB's system and shall not be responsible for any failure or delay in the transmission or receipt of evidence of the Visa payWave Spend transactions by Visa Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a Visa payWave Spend transaction incurred by the Registered Cardmember or the supplementary UOB One Cardmember of the applicable Registered Cardmember being omitted from being received by UOB during the Promotion Period.

S\$1.00 Cash Gift

7. Subject to Paragraph 8 below, each Registered Cardmember who participates in this Promotion will be awarded S\$1 cash ("**Cash Gift**") for every single Visa payWave Spend transaction which is:-
 - (i) charged to the Registered Card or to the supplementary UOB One Card issued pursuant to the Registered Card during the Promotion Period; and
 - (ii) successfully transacted by the Registered Card or by the supplementary UOB One Card issued pursuant to the Registered Card and captured in UOB's system during the Promotion Period.
8.
 - (i) The total Cash Gift awarded pursuant to these terms and conditions is subject to a cap of S\$10 per Registered Card account, and will be credited to the Registered Card account on or before 31 October 2012 or such other date as shall be decided by UOB at its absolute discretion.
 - (ii) The Cash Gift is neither transferable nor exchangeable for credits, other gifts or otherwise in full or in part or refundable. UOB shall not be responsible for

any consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with this Promotion and/or use of the Cash Gift.

- (iii) If any person is subsequently discovered to be ineligible or not entitled to participate in this Promotion or ineligible to receive the Cash Gift, UOB reserves the right to forfeit/reclaim the Cash Gift at UOB's discretion. No person whose Cash Gift has been forfeited shall be entitled to and UOB shall not be liable to any party for any payment or compensation whatsoever and without having to give any notice whatsoever notwithstanding any non-receipt of notification.
- (iv) UOB may, at any time and from time to time in its absolute discretion and without prior notice or assigning any reason thereof or assuming any liability or payment of compensation to any person, replace, substitute or change the Cash Gift with another prize of similar value selected by UOB at their absolute discretion. UOB's determination of the substituted prize shall be final, conclusive and binding. No appeal, correspondence or claims will be entertained.

General

9. The decisions of UOB on all matters relating to or in connection with this Promotion is at their absolute discretion, including, but not limited to, UOB's determination on whether:-

- (i) Eligible Cardmember can be registered as a Registered Cardmember;
- (ii) Eligible Cardmembers and/or Registered Cardmembers have met all the requirements of this Promotion, and,
- (iii) Visa payWave Spend transactions made to the Registered Card qualify for the purposes of this Promotion.

All such decisions shall be final, conclusive and binding on all individuals and UOB shall not be required to give any reasons on any matter relating to this Promotion and no appeal, correspondence(s) and claim(s) will be entertained. UOB has the absolute right and unfettered discretion to determine whether the Eligible Cardmembers or the Registered Cardmembers has met all the requirements of this Promotion and/or to receive the Cash Gift awarded.

10. If UOB subsequently discovers that any Eligible Cardmember or the Registered Cardmember is in fact not eligible to participate in this Promotion or to receive Cash Gift awarded, UOB may at its sole discretion forfeit Cash Gift awarded or reclaim it (if already awarded) and award or dispose of it/them in such a manner and to such person/persons as UOB deems fit at its absolute discretion without payment or compensation whatsoever or without giving any reason to the Registered Cardmember whose Cash Gift was forfeited or reclaimed.

11. UOB shall not be responsible or liable:-

- (i) for any failure or delay in the transmission or receipt of:-
 - (a) evidence of sale transactions by 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 Registered Cardmember being omitted from being posted to the relevant Registered Card's account and/or captured in UOB's system during the Promotion Period; and/or

- (b) SMS by or from any SMS vendor, telecommunication authorities or service providers which may result in the SMS not being sent or received by UOB and therefore the Eligible Cardmember and/or the Registered Cardmember being omitted from participating in this Promotion;
- (c) the billing inserts or for any late posting of the billing inserts;
- (ii) for any late posting of the Visa payWave Spend transactions or for any failure in the Visa payWave Spend transactions being transacted by the Registered Card or being captured in UOB's system;
- (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post;
- (iv) for any breakdown or malfunction in any computer system or equipment;
- (v) for any injury, loss, damages and/or costs of any kind arising from or in connection with this Promotion including, but not limited to:-
 - (a) any act or omission relating to the Eligible Cardmember's and/or the Registered Cardmember's participation in this Promotion howsoever arising; or
 - (b) arising from the usage of the Cash Gift awarded;
 - (c) any of the scenarios described under Paragraph 11(i) to (iiv) above
- (vi) if it is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authorities or service provider, the failure of any machine or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB.

The Eligible Cardmember and, where applicable, the Registered Cardmember 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.

12. UOB shall not be liable to any Eligible Cardmember or the Registered Cardmember or any other persons for any loss or damage arising in connection with this Promotion, including without limitation, any error in computing any chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, UOB assumes no responsibility for lost, late, misdirected, incomplete, ineligible and/or postage-due mail.
13. UOB assumes no liability or responsibility and will not be liable or responsible for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of or in connection with or arising from this Promotion howsoever arising.
14. These terms and conditions herein are supplemental to UOB Cardmember Agreement and the UOB SmartClub Programme terms and conditions ("**Standard Terms**"). Please visit www.uob.com.sg for the Standard Terms. In the event of any inconsistency between these terms and conditions herein and the Standard Terms, these terms and conditions herein shall prevail to the extent of such inconsistency. Participation in this Promotion is subject to these terms and conditions stated herein. While all the information provided herein is believed to be correct and reliable as the date of printing, UOB makes no representation or warranty whether express or

implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency between:-

- (i) these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, these terms and conditions shall prevail; and
 - (ii) the English version of these terms and conditions herein and the Chinese version of these terms and conditions herein, the English version of these terms and conditions herein shall prevail.
15. Notwithstanding anything in these terms and conditions, UOB reserves the right at any time and from time to time in its absolute discretion to determine and/or to vary/amend these terms and conditions, by addition to, subtraction from or variation of, these terms and conditions without prior notice or assigning any reason or assuming any liability to any party, including but not limited to, the eligibility terms and criteria, the duration of the Promotion Period, the selection of the Registered Cardmembers, and the timing of any act to be done, and all participants to this Promotion shall be bound by these amendments.
16. These terms and conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers and the Registered Cardmembers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
17. 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 terms of such agreement.
18. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.