

TERMS AND CONDITIONS

1. TO ENJOY DOUBLE UNI\$, A MINIMUM MONTHLY RETAIL SPEND OF S\$1,500 IS APPLICABLE. THIS RETAIL SPEND CONSISTS OF RETAIL TRANSACTIONS, MONTHLY INSTALMENTS ON 0% IPP, OVERSEAS TRANSACTIONS, INTERNET AND PHONE CHARGES. UNI\$ IS AWARDED BASED ON SPENDING ON BOTH PRINCIPAL AND SUPPLEMENTARY PLATINUM CARDS.
2. MONTHLY RETAIL SPEND IS BASED ON SPENDING FROM THE 1ST TO THE END OF EACH MONTH, AND THE ADDITIONAL 1XUNI\$ WILL BE POSTED TO PRINCIPAL CARDMEMBER'S ACCOUNT BY THE 10TH OF THE FOLLOWING MONTH.
3. ANNUAL FEE CHARGES, INTEREST CHARGES, LATE PAYMENT CHARGES, FINANCE CHARGES, CASH ADVANCE CHARGES, BALANCE TRANSFERS AND OTHER MISCELLANEOUS FEES AND CHARGES WILL NOT BE TAKEN INTO ACCOUNT FOR THE CALCULATION OF THE MINIMUM SPEND TO QUALIFY FOR THE DOUBLE UNI\$.
4. DOUBLE UNI\$ PROMOTION IS NOT IN CONJUNCTION WITH OTHER UNI\$ PROMOTIONS.
5. DOUBLE UNI\$ PROMOTION IS VALID TILL 31 DECEMBER 2006.
6. NOTWITHSTANDING ANYTHING HEREIN, UOB LTD HAS THE ABSOLUTE DISCRETION AT ANY TIME TO DETERMINE AND/OR AMEND, BY ADDITION TO, SUBTRACTION FROM OR VARIATION OF, THESE TERMS AND CONDITIONS WITHOUT PRIOR NOTIFICATION, INCLUDING BUT NOT LIMITED TO THE ELIGIBILITY TERMS AND CRITERIA, AND THE TIMING OF ANY ACT TO BE DONE, AND ALL PARTICIPANTS SHALL BE BOUND BY THESE AMENDMENTS.
7. THE DECISIONS OF UOB LTD ON ALL MATTERS RELATING TO THIS PROMOTION ARE FINAL, CONCLUSIVE AND BINDING AND NO CORRESPONDENCE WILL BE ENTERTAINED.
8. UOB LTD SHALL NOT BE LIABLE IN ANY WAY TO ANY PERSON FOR ANY LOSS OR DAMAGE ARISING FROM OR IN CONNECTION WITH THIS PROMOTION, HOWSOEVER CAUSED (INCLUDING WITHOUT LIMITATION ANY ERROR IN THE AWARD OF BONUS UNI\$, BREAKDOWN OR MALFUNCTION IN ANY COMPUTER SYSTEM OR EQUIPMENT, ANY MISDIRECTED OR LOST NOTICE AND ANY ACT OR OMISSION BY ANY PERSON).
9. ALL INFORMATION IS CORRECT AS AT TIME OF POSTING.