

**Terms and Conditions for Cathay E!Pass (“Activation Gift”) Give-away (“Promotion”):**

1. This promotion is open to new UOB Principal Credit Card (“Card”) applicants (i.e. applicants who do not hold any of UOB Principal Credit Card) who apply for the selected UOB Credit Cards via uob.com.sg. The card(s) must be approved between 17 Oct to 31 Oct 2012.
2. The Cathay E!Pass (“Activation Gift”) is limited while stocks last. To qualify for the Activation Gift, a minimum S\$100 must be charged to **one card only** within 30 days from date of approval, regardless of the number of card(s) applied.
3. This promotion is not applicable to (1) existing Principal UOB Credit Card(s) customers; and/or (2) previous Principal UOB Credit Card(s) customers who have cancelled their Cards 6 months prior to this promotion.
4. Supplementary Cardmembers are not eligible for this Promotion.
5. Each approved principal UOB Credit Card customer (“Qualified Cardmember”) will be entitled to receive one gift per Qualified Cardmember regardless of the number of UOB Credit Cards activated.
6. The following does not constitute a transaction for purposes of this Promotion: Funds transfer; interest free loan; cash advance; annual fees; interest or any other finance charges.
7. The redemption letters will be sent by post to Qualified Cardmember by 31 Dec 2012. To qualify, your credit card account must be in good standing and not be cancelled for any reason. The full cost of the Activation Gift will be charged to the applicant if the UOB Credit Card account is closed or terminated within 9 months from the date the Credit Card account was opened.

**General Terms and Conditions:**

1. UOB reserves the right to replace the gift with an item of similar value in the case of stock unavailability without giving prior notice or reasons to.
2. 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 or similar value selected by UOB.
3. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one of more of these terms and conditions.
4. All issues must be taken up with the merchant directly. United Overseas Bank Limited (“UOB”) assumes no liability or responsibility for the acts or the defaults of the merchant or defects in the goods or services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services. UOB and the participating merchants reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.