

Terms and Conditions for Kenneth Cole Watch ("Activation Gift") Give-away ("Promotion"):

- 1. This promotion is open to new UOB Principal Credit Card and UOB CashPlus applicants (i.e. applicants who do not hold any active UOB Principal Credit Card and UOB CashPlus account).
- 2. Both the Credit Card(s) and CashPlus account must be approved by 31 Mar 2013.
- 3. To qualify for the Kenneth Cole watch, a minimum of S\$300 ("Qualifying Amount") must be charged to your new UOB Credit Card(s) within 30 days from date approved.
- 4. Limit to the 1st 500 qualified customer & one 'Activation Gift' per customer, regardless of the number of Card(s) applied for and activated.
- 5. The colors (black and white) of the watch are limited while stocks last.
- 6. Redemption letters for the Activation Gift(s) will be sent to qualified eligible cardmembers by 31 May 2013. To qualify, your credit card and CashPlus 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 and/or UOB CashPlus account is closed or terminated within 9 months from the date the account(s) was opened.
- Not applicable to (a) existing Principal UOB Credit Card(s) and/or UOB CashPlus customers who have cancelled any of their cards or CashPlus account 6 months prior to this promotion and; (b) existing Principal UOB credit card and/or UOB CashPlus customers.

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.

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