

Can I cut my credit card interest by

Terms and conditions:

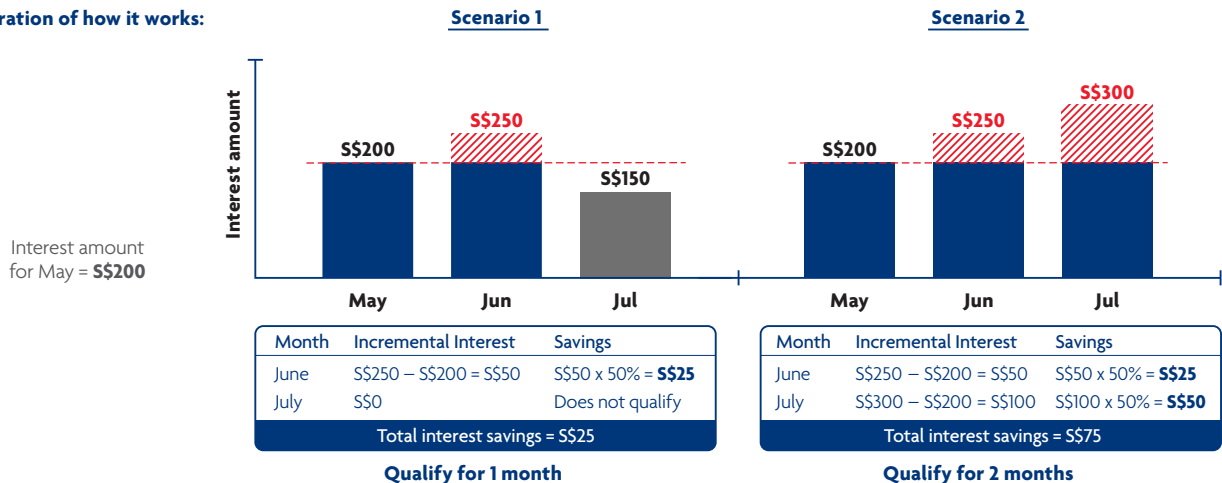
This "UOB Credit Cards 50% Interest Rate Promotion (June – July 2017)" ("Promotion") is only applicable to selected principal credit cardmembers of United Overseas Bank Limited ("UOB") who have received either an SMS, electronic mailer and/or direct mailer from UOB regarding this Promotion (a "Cardmember"). To participate in this Promotion, Cardmembers must have successfully registered to participate in this Promotion via Short Message Service (SMS) by keying in "LOWINT<space>NRIC Number" (eg. LOWINT S1234567A), and sending the SMS to 77862 with/using their last known registered mobile number with UOB by 31 July 2017. An Eligible Participant ("June Eligible Cardmember") who (a) is one of the five hundred (500) Eligible Participants with the highest outstanding balances on their Eligible Card(s) June 2017 statement in connection with their Retail Transactions; and (b) has a minimum incremental interest rebate on his/her Eligible Card(s) June 2017 statement when compared against the interest charged in his/her Eligible Card(s) May 2017 statement, shall be entitled to the June Preferential Interest Rebate on his/her June 2017 statement in connection with their Retail Transactions. An Eligible Participant ("July Eligible Cardmember") who (a) is one of the five hundred (500) Eligible Card(s) July 2017 statement when compared against the interest charged of S\$10 on his/her Eligible Card(s) July 2017 statement when compared against the interest charged of S\$10 on his/her Eligible Card(s) July 2017 statement, shall be entitled to the July Preferential Interest Rebate on his/her July 2017 statement, shall be entitled to the July Preferential Interest Rebate on his/her July 2017 statement. "June Differential Interest Amount" refers to the difference between the interest charges payable on the Eligible Card(s) statement for June 2017 and the interest charges payable on the Eligible Card(s) statement for May 2017. "July Differential Interest Amount" refers to the difference between the interest charges payable on the Eligible Card(s) statement for June 2017 and the interest charges payable on the Eligible Card(s) statement for May 2017. "Transactions" refers to all retail transactions and online transactions that are charged to the Eligible Card(s) but excludes all recurring bill payments, payments under instalment Payment Plans, payments under UOB Lady's LuxePay Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees and other financial charges imposed by UOB, unposted, voided, cancelled, disputed and/or reversed transactions and any other transactions as may be excluded by UOB from time to time. There is no cap to the amount of Cash Rebate which a June Eligible Cardmember can earn under this Promotion. The Cash Rebate that is payable to the June Eligible Cardmember shall be posted to his/her Eligible Card(s) account on or before 30 September 2017. The Cash Rebate awarded is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services. Save where otherwise defined herein, all capitalised terms used herein shall have the same meaning as the same capitalised terms in the full terms and conditions of this Promotion. Other terms and conditions of this Promotion apply. Please visit uob.com.sg/lowint for the full terms and conditions governing this Promotion.

Enjoy 50% off interest* when you spend with your UOB cards

Get 50% off on all incremental interest* for your June and July credit card statements.

To register, SMS **LOWINT** to **NRIC 77862**.

Illustration of how it works:



Now you can enjoy extraordinary savings and get everything you need.

* Terms and conditions apply. Promotion is valid for 500 Cardmembers with the highest outstanding balance for the stated statement month who have an incremental interest of minimum S\$10 on their June and July credit card statement compared to the interest charged on their May credit card statement.



UOB CARDS

For a better way to spend.

Terms and Conditions governing UOB Credit Cards 50% Interest Rate Promotion (June – July 2017)

1. Definitions

- 1.1 **“Cardmember”** means the principal holder of an Eligible Card(s) whose Eligible Card(s) account is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
- 1.2 **“Eligible Card(s)”** means of any Visa, MasterCard, American Express, UnionPay, and JCB credit card issued by UOB in Singapore with the exception of any UOB Travel Account, Corporate (on corporate liability), Purchasing, Business, Multicurrency Corporate, and Private Label cards.
- 1.3 **“Eligible Cardmembers”** refers collectively to the June Eligible Cardmember and the July Eligible Cardmember.
- 1.4 **“Eligible Participant”** has the meaning set out in Paragraph 2.1(i) below.
- 1.5 **“June Differential Interest Amount”** refers to the difference between the interest charges payable on the Eligible Cardmember’s Eligible Card(s)’ statement for June 2017 and the interest charges payable on the Eligible Cardmember’s Eligible Card(s) statement for May 2017.
- 1.6 **“June Eligible Cardmember”** has the meaning set out in Paragraph 3.1(i) below.
- 1.7 **“June Preferential Interest Rebate”** means a 50% rebate on the June Differential Interest Amount payable.
- 1.8 **“July Differential Interest Amount”** refers to the difference between the interest charges payable on the Eligible Cardmember’s Eligible Card(s)’ statement for July 2017 and the interest charges payable on the Eligible Cardmember’s Eligible Card(s) statement for May 2017.
- 1.9 **“July Eligible Cardmember”** has the meaning set out in Paragraph 3.1(ii) below.
- 1.10 **“July Preferential Interest Rebate”** means a 50% rebate on the July Differential Interest Amount payable.
- 1.11 **“Promotion”** refers to the *“UOB Credit Cards 50% Interest Rate Promotion (June - July 2017)”* promotion.
- 1.12 **“Transactions”** refers to all retail transactions and online transactions that are charged to the Eligible Card(s) but excludes all recurring bill payments, payments under Instalment Payment Plans, payments under UOB Lady’s LuxePay Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees and other financial charges imposed by UOB, unposted, voided, cancelled, disputed and/or reversed transactions and any other transactions as may be excluded by UOB from time to time.
- 1.13 **“UOB”** means United Overseas Bank Limited.

2. Eligibility

- 2.1 (i) The Promotion is open to Cardmembers who have complied with all of the following conditions:-
- (a) received a SMS message, electronic mailer and/or direct mailer from UOB on the Promotion; and
 - (b) has successfully registered, before 31 July 2017, such Cardmember's interest to participate in the Promotion via Short Message Service (SMS), by keying in "**LOWINT**<space>**NRIC Number** (eg. *LOWINT S1234567A*)" and sending it to 77862 with/using their last known registered mobile number with UOB.

The Cardmembers referred to above shall be known as "**Eligible Participants**". For the avoidance of doubt, UOB has the sole discretion to decide which Cardmember is to receive such SMS message, electronic mailer and/or direct mailer from UOB and no correspondence, appeal or claims will be entertained.

- (ii) A SMS will be sent to each Eligible Participant for each SMS registration referred to in Paragraph 2.1(i)(b) above that is successful.
- 2.2 Eligible Participants holding multiple Eligible Card(s) may incur the Transactions across the multiple Eligible Card(s) accounts in their respective names. Transactions incurred or accrued by supplementary cardholders on any Eligible Card(s) will be attributed to the applicable Eligible Participant for the purposes of the Promotion.
- 2.3 For the avoidance of doubt, each Eligible Participant is only required to register for the Promotion through SMS once for the entire Promotion irrespective of the number of Eligible Card(s) that he/she may have.
- 2.4 For the avoidance of doubt, the following Cardmembers shall not be eligible for the Promotion:-
- (i) Cardmembers whose Eligible Card(s) account(s) is voluntarily or involuntarily suspended, cancelled or terminated prior to or on 31 October 2017 and for the avoidance of doubt, termination of a supplementary cardmember's Eligible Card(s) account(s) will not by itself disqualify the applicable Cardmember from the Promotion;
 - (ii) Cardmembers whose Eligible Card(s) account(s) is not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole and absolute discretion;
 - (iii) Cardmembers who are mentally unsound, facing legal incapacity, deceased, bankrupt or have any legal proceedings of any nature instituted (or threatened) against them; or
 - (iv) Cardmembers who UOB may decide to exclude at its discretion without prior notice and without furnishing any reason, at any time.

Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any notice or prior reason, to determine the eligibility of the

Cardmembers to participate in the Promotion and shall not be obliged to give any reason therefore.

3. Preferential Interest Rebate

- 3.1 (i) An Eligible Participant (“**June Eligible Cardmember**”) who fulfills all of the following shall be entitled to the June Preferential Interest Rebate on his/her June Differential Interest Amount:-
- (a) is one of the five hundred (500) Eligible Participants with the highest outstanding balances on their Eligible Card(s) June 2017 statement in connection with Transactions; and
 - (b) has a minimum incremental interest charge of S\$10 on his/her Eligible Card(s) June 2017 statement when compared against the interest charged in his/her Eligible Card(s) May 2017 statement.
- (ii) An Eligible Participant (“**July Eligible Cardmember**”) who fulfills all of the following shall be entitled to the July Preferential Interest Rebate on his/her July Differential Interest Amount:-
- (a) is one of the five hundred (500) Eligible Participants with the highest outstanding balances on their Eligible Card(s) July 2017 statement in connection with Transactions; and
 - (b) has a minimum incremental interest charge of S\$10 on his/her Eligible Card(s) July 2017 statement when compared against the interest charged in his/her Eligible Card(s) May 2017 statement.
- 3.2 All other fees and charges payable in connection with the Eligible Card(s) shall remain unchanged and shall continue to apply and be payable by the applicable Cardmembers.
- 3.3 The amounts payable as the June Preferential Interest Rebate and as the July Preferential Interest Rebate will be awarded to the applicable Eligible Cardmembers via cash rebate (“**Cash Rebate**”). There is no cap to the amount of Cash Rebate which a June Eligible Cardmember or a July Eligible Cardmember can earn under the Promotion.
- 3.4 (i) The Cash Rebate that is payable to the June Eligible Cardmember shall be posted to his/her Eligible Card(s) account on or before 30 September 2017.
- (ii) The Cash Rebate that is payable to the July Eligible Cardmember shall be posted to his/her Eligible Card(s) account on or before 31 October 2017.
- 3.5 The Cash Rebate awarded is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services.

4. General

- 4.1 UOB's prevailing UOB Cardmembers Agreement ("**Standard Terms**") will continue to apply and be binding on all Cardmembers. Please visit uob.com.sg for the Standard Terms. In the event of any conflict or inconsistency between the terms and conditions herein and the Standard Terms in respect of the Promotion, the terms and conditions herein shall prevail only to the extent of matters relating to the Promotion.
- 4.2 In the event of any inconsistency between the terms and conditions of the Promotion herein and any brochure, marketing or materials relating to the Promotion, the terms and conditions of the Promotion herein shall prevail.
- 4.3 Notwithstanding anything to the contrary, UOB's decision on all matters relating to or in connection with the Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no correspondence or appeal will be entertained and no payment or compensation will be paid.
- 4.4 Participation in the Promotion is subject to the terms and conditions stated herein and UOB may, at its discretion, terminate the Promotion and/or vary, amend, delete or add on to any of the terms and conditions herein at any time without giving any reason or prior notice or assuming any liability to any person, and, and all Cardmembers shall be bound by these variations, amendments, deletions or additions. UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same and no appeal will be entertained.
- 4.5 UOB shall also not be liable or responsible if it is unable to perform its obligations under the terms and conditions of Promotion, due directly or indirectly, to the telecommunication authorities, to any machine or communication system to any merchant, or service provider or such other third party which maybe engaged for the Promotion, industrial dispute, war, Act of God, or anything outside the control of UOB. UOB shall also not be responsible or liable for:-
- (i) any failure or delay in transmission of electronic mailers, direct mailers, applications or SMS registration by postal or telecommunication authorities which may result in the application or the SMS registration not being received or registered during the applicable time periods set out above;
 - (ii) any late posting of the application or receipt of SMS registration and thereby affecting the Cardmember's eligibility for the Promotion;
 - (iii) any notice or communication, application, SMS, electronic mailer or direct mailer which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which the Cardmember does not receive;
 - (iv) any failure or delay in the transmission of the Transactions, sale transactions or receipt of evidence of the Transactions by MasterCard/Visa/JCB/UnionPay/American Express acquiring merchants, merchant establishments, VISA International Incorporated, postal

or telecommunication authorities or any other parties which may result in a charge incurred/ made by the Cardmember being omitted (whether from being posted to the Cardmember's account and/or captured in UOB's system or otherwise);

- (v) any late posting of any Transactions or for any failure in any of the Transactions being transacted by the Eligible Card(s) or being captured in UOB's system; or
 - (vi) any breakdown or malfunction in any computer system or equipment.
- 4.6 The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS.
- 4.7 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Eligible Participants. The Eligible Participants shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 4.8 While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
- 4.9 A person who is not a party to the terms and conditions of the Promotion and/or any agreement governed by the terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enjoy or enforce any term of such agreement or any of the terms and conditions of the Promotion.
- 4.10 The terms and conditions are governed by the laws of Singapore and all Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- 4.11 Except where the context otherwise requires, words denoting the singular include the plural and vice versa