



**Terms and Conditions**  
**UOB Credit Cards Referral Programme**

1. The United Overseas Bank Limited ("UOB") Credit Cards Referral Programme ("Promotion") is open to all existing Principal UOB Credit Cardmembers ("Referrer").
2. To qualify for the Promotion, Referrer must refer five (5) new friends ("Referees") to UOB via the UOB Credit Cards Referral Form ("Referral Form") available via [uob.com.sg/refer](http://uob.com.sg/refer).
3. Referees must not:-
  - (i) hold any existing Principal UOB Credit Card;
  - (ii) have cancelled any of their UOB Credit Card(s) 6 months prior to the commencement of this Promotion;
  - (iii) applying for a UOB Supplementary Credit Card
4. A Referrer who successfully refers five (5) Referees will be rewarded one (1) Fujifilm Instax Mini 7s ("Reward") and S\$20 worth of shopping voucher for every additional successful Referee after the fifth (5th) Referee ("Bonus Reward").
5. For the purpose of this Promotion, Referrers are considered to have successfully referred a Referee when:-
  - (i) the Referee's application for UOB Credit Card(s) is approved by 30 Sep 2013; and
  - (ii) at least one transaction is made on the Referee's approved UOB Credit Card(s) within 30 days from the date approved.
6. Referee's application for UOB Credit Card(s) must be submitted and approved by 30 Sep 2013.
7. Redemption letter for the Reward and, if applicable, Bonus Reward will be sent to successful Referrer's mailing address as per existing record of UOB by 30 Nov 2013.
8. There is no limit to the number of referees per Referrer. Referrers cannot refer themselves under this Promotion.
9. In the event, if more than one Referrer refers the same Referee, the Referrer whose Referral Form is received first by UOB will be entitled to the Reward and, if applicable, Bonus Reward. UOB reserves the right to determine the eligible Referrer.
10. UOB reserves the right not to contact any of the Referees for any reason whatsoever and UOB shall not be liable for any compensation to the Referral if UOB exercises its right not to contact the Referee, the Referee's application is unsuccessful or whatsoever thereby resulting in the Referrer not being eligible for the Reward and, if applicable the Bonus Reward.
11. If UOB subsequently discovers that the Referrer is in fact not eligible to participate in the Promotion or any of the conditions herein is not fulfilled, UOB may at its discretion forfeit the Reward and/or Bonus Reward or reclaim it if already awarded by debiting the account of the Referrer. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion to forfeit or reclaim any Reward and/or Bonus Reward.
12. By completing the Referral Form, the Referrer represents that he/she has obtained consent from the person(s) introduced by him/her to disclose his/her contact details to UOB and the person(s) introduced by him/her has no objections to UOB contacting him/ her. UOB reserves the right to disclose the Referrer's name and particulars to the person(s) whom they have introduced.

13. Redemption letter will be valid per terms and conditions stated therein and only original copies of the redemption letters will be accepted by UOB and/or at the participating merchants. Any late redemption of the Reward and, if applicable the Bonus Reward will not be entertained and will be treated as uncollected. Referrers shall not be entitled to any payment or compensation for any uncollected Reward and/or Bonus Reward.
14. 14. All redemption letters and vouchers cannot be exchanged for cash, credit or kind and will be subject to the terms and conditions of the participating merchants. UOB assumes no liability or responsibility for the acts or defaults of the merchants or defects in the goods or services offered in this Promotion. UOB is not an agent of the merchants. 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. The participating merchant may impose conditions for the redemption of the product or services.
15. 15. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Reward and/or Bonus Reward with any other gift or equal or similar value selected by UOB. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions.
16. Usage of the shopping voucher is subject to the terms and conditions accompanying it.
17. UOB reserves the right to make any changes where it deems necessary in its absolute discretion to the terms and conditions contained herein at any point in time and without prior notification. UOB shall not be obliged to enter into any correspondence with any person on any matter concerning the Promotion.
18. UOB's decision on all matters relating to the Promotion, including but without limitation to, the time of receipt of the Referral Form by UOB, is final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
19. In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the terms and conditions herein shall prevail.
20. This Promotion is not applicable to employees and staff of UOB and/or Far Eastern Bank Limited.
21. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the non-exclusive jurisdiction of the Singapore Courts.

Jul 2013. All information is correct at the point of print.  
United Overseas Bank Limited Co. Reg. No. 193500026Z