

## **Get S\$8 rebate for every online transaction made in foreign currency.**

### **Terms and Conditions**

1. The United Overseas Bank Limited ("UOB") Get S\$8 rebate for every online transaction made in foreign currency (the "Promotion") is open to all UOB Credit and Debit cardmembers subject to the terms and conditions herein.
2. Definitions:-
  - (i) "Eligible Cards" shall mean Visa, MasterCard, American Express, UnionPay and JCB card issued by UOB in Singapore. For the avoidance of doubt, UOB Travel Account, Purchasing, Business, Multicurrency Corporate and Private Label cards are not eligible for this Promotion.
  - (ii) "Eligible Cardmembers" shall mean principal cardmembers of Eligible Cards, whose card account(s) are valid, subsisting, in good standing and satisfactorily conducted in the opinion of UOB.
  - (iii) "Cardmembers" shall mean Eligible Cardmembers and supplementary cardmembers. For the avoidance of doubt, the benefit of all charges incurred by a supplementary cardmember in respect of this Promotion shall accrue to the principal cardmember.
3. The Promotion is valid only for online transactions made in foreign currency from 1 November 2011 to 31 December 2011, both dates inclusive ("Qualifying Period") subject to all the terms and conditions herein.
4. The following persons shall not be eligible for the Promotion:
  - (i) Eligible Cardmembers whose credit card account(s) is/are suspended, cancelled or terminated between 1 November 2011 to 31 December 2011 (both dates inclusive);
  - (ii) Persons who are mentally unsound, incapable of handling their affairs, deceased, bankrupt or have any legal proceedings of any nature instituted against them;
  - (iii) Eligible Cardmembers whose accounts are delinquent, not in good standing or unsatisfactorily conducted for any reason as may be determined by UOB in its absolute discretion.

For the avoidance of doubt, termination of a supplementary cardmember's account(s) will not by itself disqualify the principal cardmember from the Promotion.

Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Cardmember for the Promotion and shall not be obliged to give any reason thereof.

### **5. Qualifying Transactions and Eligible Online Transaction**

#### **5.1 To qualify for this Promotion, Eligible Cardmembers must satisfy the following conditions below:**

- (i) Eligible Cardmember must register his/her Eligible Card via Short Message Service (SMS), by keying in "**REBATE<SPACE>Main Card Number**" and sending it to 9024 1111; and
- (ii) Cardmember must charge a minimum of S\$200, equivalent, to his/her Eligible Card which has been successful registered via SMS when making an online transaction in foreign currency during the Qualifying Period; and
- (iii) All eligible online transaction must be charged and successfully posted to the Eligible Card.

#### **5.2 Ongoing installment payments, cash advances, balance and/or funds transfer, SmartPay, payments at government agencies, utilities bill payments, annual fees, cash advance fees, late fees, reversals, interest and any finance charges will not be taken into account for this Promotion. UOB reserves the right to at any time in its absolute discretion to amend or vary this list for any reason and without prior notification, and all Cardmembers shall be bound by these amendments or variations**

#### **5.3 For the purposes of this Promotion, eligible online transactions refer to successful credit card transaction(s) made via the Internet which UOB identify as an online transaction based on codes assigned by MasterCard/ Visa. For avoidance of doubt, eligible online transactions does not include transactions made via point of sale or telephone or mail order or over-the-counter transactions or recurring payments or payment made using Online Banking.**

- 5.4 Eligible online transactions for this Promotion must be made in foreign currency with a minimum spend of S\$200 (or its equivalent). Transactions made via Dynamic Currency Conversion (foreign transactions charge in SGD) will not be considered for this Promotion.

## 6 Registration via SMS

- 6.1 All registrations in respect of this Promotion must be done via SMS by the Eligible Cardmember. Only SMS received by UOB shall be considered for the Promotion. Any incomplete or inaccurate SMS registration will not be considered and will be disqualified. .
- 6.2 SMS registration starts from 12:00 am on 1 November 2011 and ends on 11:59 pm on 31 December 2011, Singapore date/time.
- 6.3 All registrations must be composed in the following manner: "REBATE<space>Main Card Number" (Example: REBATE 4265884012345678). The composed SMS has to be sent to 9024 1111. Registrations submitted in a form differing from the above composition will be automatically disqualified.
- 6.4 SMS entries received by us before 00.00 hours on 1 November 2011 or after 23.59 on 31 December 2011 will not be eligible for the Promotion and will be considered invalid and void.
- 6.5 Sending and receiving SMS is service provider dependent and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by Cardmembers. Cardmembers shall be solely responsible for all fees and charges imposed by service providers for the sending and/or receipt of any SMS in connection with this Promotion.
- 6.6 Notwithstanding anything herein, UOB may at any time in its absolute discretion and without given any reason or notice, determine the eligibility of any SMS registration.
- 6.7 By participating via SMS registration, the Cardmember consent to the disclosure of information including but not limited to the Cardmembers' credit card number to the SMS vendor which is engaged by the Bank for this Promotion. The Cardmember authorises UOB to disclose information regarding the Cardmember and the Cardmember's relevant Eligible Card account to third parties for the purposes of this Promotion.
- 6.8 The SMS vendor 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.

## 7 Issuance of Rebate

- 7.1 Illustration. If Eligible Cardmember successfully registers to participate in this Promotion, and charges a total of S\$500 (or its equivalent) when making an eligible online transaction in foreign currency to his/her Eligible Card during the Qualifying Period, the S\$200 (or its equivalent) spend will be eligible for the S\$8 rebate. Any subsequent eligible online transaction of a minimum S\$200 (or its equivalent) charged to his/her Eligible Card during the Qualifying Period will be eligible for another \$8 rebate.
- 7.2 The rebate awarded will be reflected in the Cardmembers' March 2012 statement.
- 7.3 UOB reserves the right to determine whether:
- (i) Cardmembers have met all the requirements for this Promotion; and
  - (ii) Transactions made to the Eligible Card qualify as eligible online credit card transactions for the purpose of this Promotion.

No objection or appeal for any reasons whatsoever in this regard will be entertained.

- 8 UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of rebate, to rectify any errors in the calculation or otherwise adjust such calculation.
- 9 UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of the SMS vendor, any machine or communication system, industrial dispute, war Act of God, or anything outside the control of UOB.
- 10 UOB shall not be responsible for any failure or delay in the transmission of sale transactions by MasterCard/Visa/JCB/CUP/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 during the Qualifying Period.
- 11 It is a condition precedent for participation in the Promotion and that the Cardmember consents to the disclosure of his/her name, identification number and photographs for publicity or commercial purposes or

otherwise participate in the publicity activities of UOB in relation to the Promotion and to the use of any data provided for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.

- 12 UOB's records of all matters relating to this Promotion shall be conclusive and binding on the Cardmember.
- 13 In the event of any inconsistency or discrepancies between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
- 14 UOB shall not be responsible for any loss to or expenses of any Cardmember or any other person in connection with the Promotion, howsoever arising.
- 15 UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods and services offered in the Promotion.
- 16 UOB shall not be liable in any manner whatsoever for any loss, expenses, delays, mistake, neglect or omission in the transfer or transmission of the rebate
- 17 UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Cardmember. UOB shall not be obliged to give any reason or enter into any correspondence with the Cardmember or any persons on any matter concerning this Promotion.
- 18 Notwithstanding anything in these terms and conditions, UOB reserves the right to vary/amend any of the terms and conditions herein at any time in its absolute discretion, including but not limited to varying the Qualifying Period, the eligibility terms and criteria, and the timing of any act to be done, without giving any reason or prior notice or assuming any liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
- 19 All information is correct at time of publishing.