

Win 300SMART\$ Daily At Giant*
TERMS AND CONDITIONS

1. The Promotion

- 1.1 Subject to Clauses 1.2 and 1.3, the Win 300SMART\$ Daily At Giant ("the Promotion") is open to all eligible principal cardmembers of UOB Credit Cards and UOB NOW Debit Cards (collectively "Principal Cardmembers" or each a "Principal Cardmember") which are valid, subsisting and in good standing as may be determined by United Overseas Bank Limited ("UOB") at its sole and absolute discretion.

For the avoidance of doubt, (a) the benefit of all charges incurred by a supplementary Cardmember in respect of the Promotion shall accrue to the Principal Cardmember; (b) termination of a supplementary Cardmember's account will not by itself disqualify the Principal Cardmember from the Promotion.

- 1.2 The following are not eligible for the Promotion:
- 1.2.1 Directors, employees and their respective immediate family members, of UOB;
 - 1.2.2 Employees of UOB's partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Promotion, as determined by UOB in its sole discretion;
 - 1.2.3 Principal Cardmembers whose accounts are terminated between 1st December 2008 and 1 January 2009 (both dates inclusive);
 - 1.2.4 Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - 1.2.5 Persons below the age of 21 years as at 1 December 2008;
 - 1.2.6 Any accounts that are deemed to be delinquent or unsatisfactorily conducted at UOB's sole and absolute discretion; and
 - 1.2.7 Any other persons as UOB may decide to exclude at its sole and absolute discretion without notice and without furnishing any reason.
- 1.3 This Promotion is not applicable to (a) UOB JCB card, ONE Card MasterCard, Bank 121 Card, Travel Accounts, Purchasing and Private Label card;

2. Promotion Period

- 2.1 The Promotion Period for this Promotion commences on 1 December 2008 and ends on 1 January 2009 (both dates inclusive) (the "Promotion Period").

3. Allocation of Chances

- 3.1 One (1) chance will be awarded to every Principal Cardmember for every S\$80 charged in a single receipt to the UOB Credit Card and UOB NOW Debit Card at Giant Stores in Singapore during the Promotion Period.
- 3.2 There will only be one winner daily during the Promotion Period.
- 3.3 UOB's transaction records and the total number of chances allotted to a Principle Cardmember shall be final and conclusive.

4. Draw Dates

- 4.1 The draw for the winner will be conducted at 10am on 16 January 2009 at 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing, Singapore 310480. All winners will be notified by post within 14 days after the draw date.
- 4.2 UOB reserves the right to draw reserve winners to substitute any winner subsequently disqualified. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained.

5. Prizes

- 5.1 There will be a total of 32 winners for the Promotion. Each winner will win S\$300 worth of SMART\$ rebates in the form of SMART\$ (the "Prize") redeemable only at SMART\$ merchants.
- 5.2 The Prize is neither transferable nor exchangeable for cash or otherwise.
- 5.3 SMART\$ must be redeemed within 6 months of issuance. SMART\$ not redeemed by the expiry date will be forfeited. Please call 1800-2222-1212 for the balance enquiry and expiry date of the SMART\$. Any winner whose SMART\$ have been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.
- 5.4 UOB may, at any time without notice in its sole and absolute discretion, substitute the Prize with another prize of similar value.

6. Participation

- 6.1 It is a condition precedent for participation in the Promotion that the winner consents to the public disclosure of his/her name, identification/passport 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 by such winner for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.

7. General

- 7.1 The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Promotion.
- 7.2 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification, including but not limited to the eligibility terms and criteria, the selection of winners, and the timing of any act to be done, and all participants shall be bound by these amendments.
- 7.3 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.
- 7.4 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement.
- 7.5 These Terms and Conditions shall be governed by the laws of Singapore, and all Principle Cardmembers who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.