Tap and pay to get S\$10 BreadTalk[®] voucher





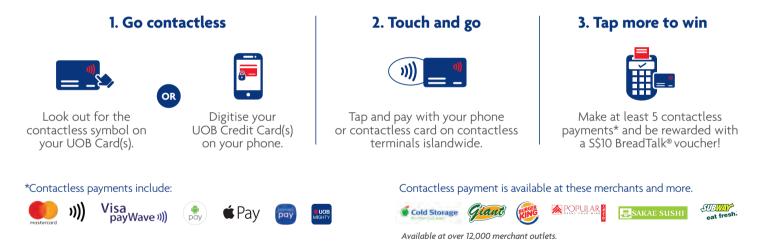


Using your UOB Card(s) for contactless payments* is the easiest, fastest and most convenient way to pay for your purchases. All you have to do is tap and go.

From **1 June to 30 June 2017**, make at least 5 contactless payments (min. of \$\$20 each) to receive the voucher.

Simply SMS C6<space>NRIC to 77862 to register now!





*This UOB Credit Cards SS10 BreadTalk® Voucher Promotion (June 2017) ("Promotion") is only applicable to selected United Overseas Bank Limited ("UOB") Cardmembers who have either received a letter, a Short Messaging Service ("SMS"), or an email from UOB regarding this Promotion ("Invite") and who have registered for this Promotion is available from J June to 30 June 2017 (both dates inclusive) ("Promotion Period"). The first 300 Cardmembers to charge at least 5 Contactless Transactions of a minimum of SS20 for each transaction to any of his/her UOB Credit Card(s) during the Promotion Period ("Eligible Customers"), shall receive a SS10 BreadTalk® voucher ("Voucher"). Vouchers are limited to 300 Eligible Customers. Each Eligible Customer is only entitled to a maximum of one Voucher. The Vouchers are given on a first-come, first-served basis. By submitting the SMS, you are deemed to have consented to the collection, use and disclosure of your personal data by United Overseas Bank Group ("UOB Group"), UOB Group's vendors, UOB Group's suppliers, third parties authorized by UOB Group, the organizers, sponsors, promoters and/or their respective contractors for verifying your eligibility, contacting you regarding the foregoing and your SMS enrolment via voice calls or text messages or email, and all purposes and promotions incidental to the Promotion. This is in addition to any other consent which you may have provided to UOB Group in respect of the collection, use and/or disclosure of your personal data and shall be without prejudice to and does not derogate from UOB Group's rights to collect, use and/or disclosure og your personal data. No. 193500026Z



TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS S\$10 BREADTALK® VOUCHER PROMOTION (JUNE 2017) ("TERMS AND CONDITIONS")

1. This UOB Credit Cards S\$10 BreadTalk[®] Voucher Promotion (June 2017) ("**Promotion**") is only applicable to selected United Overseas Bank Limited ("**UOB**") Cardmembers who have either received a letter, a Short Messaging Service ("**SMS**"), or an email from UOB regarding this Promotion ("**Invite**") and who have registered for this Promotion via SMS in the following format:

SMS "C6<space>NRIC" to 77862

2. For the purposes of this Promotion:

"**Cardmembers**" means all existing and new principal holders of a UOB Credit Card, and whose UOB Credit Card account is valid, subsisting, in good standing and satisfactorily conducted in the opinion of UOB.

"Contactless Transactions" means all retail transaction(s) (local and/or overseas card transactions) successfully carried out and charged to Cardmember's UOB Credit Card by way of either:

- (i) Visa payWave or MasterCard PayPass on the applicable contactless reader or systems; or
- (ii) mobile payment services approved by UOB (including, but not limited to, Apple Pay, Samsung Pay, Android Pay and UOB Mighty Pay), by tapping or waving the applicable mobile device on the applicable contactless reader or system during the Promotion Period and which are successfully captured/posted on UOB's systems during the Promotion Period <u>AND</u> shall exclude the Excluded Transactions. For the avoidance of doubt, the spending of all retail transactions (excluding the Excluded Transactions) incurred by a supplementary cardholder of a UOB Credit Card on his/her UOB Credit Card account shall accrue to the respective principal Cardmember and form part of the principal Cardmember's Contactless Transactions.

"Excluded Transactions" means 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/reversed transactions and any other transactions as may be excluded by UOB from time to time. UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

"**Voucher**" means BreadTalk[®] voucher.

"UOB Credit Card" means a UOB personal banking credit card issued by UOB in Singapore.

3. This Promotion is available from 1 June to 30 June 2017 (both dates inclusive) ("Promotion Period").

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- 4. The first 300 Cardmembers to charge at least 5 Contactless Transactions of a minimum of \$20 for each transaction to any of his/her UOB Credit Card(s) during the Promotion Period ("Eligible Customers"), shall receive a S\$10 Voucher.
- 5. Vouchers are limited to 300 Eligible Customers. Each Eligible Customer is only entitled to a maximum of S\$10 worth of Voucher regardless of the number of UOB Credit Card(s) and/or Contactless Transactions. The Vouchers are given on a first-come, first-served basis.
- 6. The Eligible Customers who are awarded the Vouchers shall receive their Vouchers by ordinary post sent to the Eligible Customer's last known mailing address with UOB by 15 September 2017, or by such other mode / form of communication and on such other date that UOB may decide on from time to time.
- 7. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Eligible Customers' receipt of the Letter or Vouchers which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Any Letter or Vouchers that has expired or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable and not exchangeable for cash or otherwise.
- 8. The Vouchers awarded are not exchangeable for cash, credit, other goods and services or otherwise.
- 9. The Vouchers are provided solely by the merchant and UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. UOB is not an agent of the manufacturer, merchant and/or suppliers of the Vouchers or the goods or services offered in the Promotion. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. The manufacturer, merchant and/or suppliers of the Promotion may impose conditions for redemption and use of the Vouchers or the goods or services offered in the Promotion.
- 10. UOB will not be liable or responsible for any consumption, defects, deficiency, quality, merchantability, the fitness or any other aspect of the Vouchers or any goods or services redeemed/claimed under the Promotion, or the acts or defaults of the merchant, agent, supplier or service provider of the Vouchers or any goods or services redeemed under the Promotion.
- 11. To qualify for the Vouchers , the Eligible Customer's UOB Credit Card account must be in good standing or satisfactorily conducted as may be determined by UOB in its discretion and must not be voluntarily or involuntarily closed, terminated, cancelled or suspended for any reason whatsoever during the Promotion Period. If UOB subsequently discovers that the Eligible Customer is in fact not eligible to participate in or does not qualify for the Promotion, UOB may at its discretion, forfeit or reclaim the Vouchers or charge to and debit an amount equivalent to the value of the Vouchers, if already awarded, from any of the Eligible Customer account with UOB. If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Vouchers, the Eligible Customer shall immediately reimburse UOB for the value of the Vouchers.

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- 12. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Vouchers with any other item of equal of similar value selected by UOB. UOB's determination of the replaced and/or substituted item shall be final, conclusive and binding.
- 13. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this Promotion or the Vouchers ; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
- 14. 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. 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 Cardmembers. The Cardmembers 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.
- 15. By submitting the SMS, you consent to United Overseas Bank Group ("UOB") collecting, using and disclosing your personal data for the purposes of this Promotion, and to contact you regarding your SMS enrolment via voice calls or text messages or email. This is in addition to any other consent which you may have provided to UOB in respect of the collection, use and/or disclosure of your personal data and shall be without prejudice to and does not derogate from UOB 's rights to collect, use and/or disclose my personal data under the law.
- 16. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Cardmember for this Promotion and shall not be obliged to give any reason therefor.
- 17. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person, and Cardmembers shall be bound by these amendments.
- 18. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the Cardmember has met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Cardmember). UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.



- 19. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 20. Cardmembers will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms"). Cardmembers are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
- 21. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
- 22. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.