

4X UNI\$ Promotion on Overseas Spending Terms and Conditions

1. The United Overseas Bank Limited ("UOB") 4X UNI\$ Promotion on Overseas Spending (the "Promotion") is open to all UOB credit cardmembers subject to the terms and conditions herein.
2. Definitions:-
 - (i) "Eligible Cards" shall mean Visa, MasterCard and American Express credit card issued by UOB in Singapore. For the avoidance of doubt, Singtel-UOB card, ONE card, UOB JCB credit cards, UOB UnionPay credit cards, UOB Travel Account, Purchasing, Business, Multicurrency Corporate and Private Label cards and debit cards are not eligible for this Promotion.
 - (ii) "Eligible Cardmembers" shall mean principal cardmembers of Eligible Cards, whose credit card account(s) are valid, subsisting 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 overseas transactions made from 27 May 2011 to 30 June 2011, both dates inclusive ("Qualifying Period").
4. The following persons shall not be eligible for the Promotion:
 - (i) Eligible Cardmembers whose credit card account(s) is/are terminated on or after 27 May 2011;
 - (ii) Persons who are mentally unsound, incapable of handling their affairs, deceased, insolvent 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. To qualify for this Promotion, Eligible Cardmembers must satisfy the following conditions during the Qualifying Period:
 - (i) Eligible Cardmember must register via Short Message Service (SMS), by keying in "**OVERSEAS**<SPACE>**Credit Card Number**" and sending it to 9024 1111; and
 - (ii) Cardmember must charge a minimum of S\$500 to his/her Eligible Card for any overseas transactions made during the Qualifying Period.
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. SMS registration in any other format will be automatically disqualified.
 - 6.2 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. Eligible 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.
 - 6.3 SMS registration entries received before 00:00 hours on 27 May 2011 or after 23:59 hours on 30 June 2011, Singapore date/time will be considered invalid and will not be eligible for this Promotion.
 - 6.4 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.
 - 6.5 By participating via SMS registration, the Cardmembers 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.

6.6 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. Qualifying Transactions

7.1 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.

7.2 For the avoidance of doubt, overseas transactions refer to transactions charged to the Cardmember's Eligible Card in foreign currency, and exclude any overseas transactions performed via Dynamic Currency Conversion (overseas transactions charge in SGD).

7.3 Qualifying overseas transactions for this Promotion will be capped at S\$4,000.

8. Issuance of Bonus UNI\$

8.1 4X UNI\$ comprises existing UNI\$ earned and the additional bonus UNI\$. The additional bonus UNI\$ will be reflected in the Cardmembers' September 2011 statement.

8.2 The table below is for illustrative purpose only.

| Card Type | Existing UNI\$ Earned on Overseas Transactions | Additional Bonus UNI\$ Earned & Crediting |
|--|--|---|
| | | Sep statement |
| UOB Privilege Banking/ Lady's Solitaire Card | 3X | 1X |
| UOB Visa Infinite | 2.5X | 1.5X |
| UOB AMEX PRVI | 2X | 2X |
| UOB AMEX Preferred Platinum [Retail Transactions] | 10X | 0X |
| UOB AMEX Preferred Platinum [Other than Retail Transactions] | 2X | 2X |
| Other Eligible Cards | 1X | 3X |

9. UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of UNI\$, to rectify any errors in the calculation or otherwise adjust such calculation.

10. Adjustments will be made to the UNI\$ if there are any credits posted to an Account including those arising from returned goods or services, or from billings disputes, or whatsoever reasons at the sole and absolute discretion of UOB.

11. 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.

12. 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.

13. 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.

14. UOB's records of all matters relating to this Promotion shall be conclusive and binding on the Cardmember.

15. 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.

16. 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.

17. 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.
18. 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 UNI\$.
19. 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.
20. 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.
21. Other UOB Rewards Terms and Conditions apply. Please refer to uob.com.sg/rewards for full terms and conditions