

Enjoy 0% interest on your UOB Credit Card



UOB

大華銀行

RIGHT BY YOU



Pamper yourself and the family this festive holiday!

From 1 November to 31 December 2017, enjoy 0% interest* when you spend on your UOB Credit Card(s).

Here's an illustration of how to maximise your savings:

Statement Month	Interest Charges	Interest Payable with 0%* Promotion	Total Interest Savings
November 2017	S\$50	S\$0	S\$100
December 2017	S\$58	S\$8	

*In the form of minimum interest rebate of S\$30 per month and up to a maximum interest rebate of S\$50 per month, subjected to a net interest charge of minimum S\$30, as reflected in Cardmember's statement during the Qualifying Period.

SMS now to participate:

SMS **ZEROINT** to **NRIC** to **77862** (e.g., ZEROINT S1234567A)

Shop to your heart's content and save more this festive season!



UOB CARDS

*This "UOB Credit Cards 0% Interest Promotion (1 November to 31 December 2017)" ("Promotion") is only applicable to selected credit cardmembers of United Overseas Bank Limited ("UOB") who received either an SMS and/or direct mailer from UOB regarding this Promotion ("Eligible Cardmember"). Eligible Cardmember is entitled to a promotional interest rate of 0% per annum ("0% Interest Rate") for up to an interest charge of S\$50 per month. This is awarded via a minimum interest rebate of S\$30 per month and up to a maximum interest rebate of S\$50 per month, subjected to a net interest charge of minimum S\$30, as reflected in Cardmember's statement during the Qualifying Period. Interest rebate will be awarded 2 months after each qualifying month (eg. For interest posted in November 2017, interest rebate will be awarded on January 2018). Eligible Cardmember can receive up to a maximum of S\$100 interest rebate. All other UOB Credit Cards fees and charges remain unchanged and continue to apply. Other terms and conditions of this Promotion apply. Save where otherwise defined herein, all capitalised terms used herein shall have the same meaning as the same capitalised terms in the full terms and conditions of this Promotion. Please visit uob.com.sg/zeroint for the full terms and conditions governing this Promotion. United Overseas Bank Limited Co. Reg. No. 193500026Z

***Terms and Conditions governing UOB Credit Cards 0% Interest Promotion (1 November 2017 – 31 December 2017)**

1. Definitions

- 1.1 **“Eligible Cardmember(s)”** means the selected principal holder, whose Eligible Card account is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
- 1.2 **“Eligible Card(s)”** means of any selected Visa, MasterCard, American Express, UnionPay and JCB credit card issued by UOB in Singapore with the exception of any UOB Travel Account, Corporate (on corporate liability), Purchasing, Business, Multicurrency Corporate and Private Label cards of eligible Cardmembers.
- 1.3 **“0% Interest Rate”** means free interest for up to an interest charge of S\$50. This is awarded via a minimum interest rebate of S\$30 per month and up to a maximum of interest rebate of S\$50 per month, subjected to a net interest charge of minimum S\$30, as reflected in Cardmember’s statement during the Qualifying Period.
- 1.4 **“Promotion”** refers to the *“UOB Credit Cards 0% Interest Promotion (1 November 2017 – 31 December 2017)”* promotion.
- 1.5 **“Qualifying Period”** means the period commencing from 1 November 2017 to 31 December 2017 (both dates inclusive).
- 1.6 **“Retail Transactions”** refers to local retail transactions that are charged to the Eligible Card and includes all recurring bill payments, online retail transactions, payments under Instalment Payment Plans and payments under UOB Lady’s LuxePay Plans.
- 1.7 **“UOB”** means United Overseas Bank Limited.

2. Eligibility

- 2.1 The Promotion is open to selected Eligible Cardmembers who have received a SMS message and/or direct mailer from UOB on the Promotion.
- 2.2 Promotion is valid only on all Eligible Card(s) that the Eligible Cardmember holds as may be selected by UOB.
- 2.3 Eligible Cardmembers must express their interest to participate in the Promotion via Short Message Service (SMS), by keying in **“ZEROINT<space>NRIC Number** (eg. INT S1234567A)” and sending it to 77862 with their last known registered mobile number with UOB. There is no limit to the number of Eligible Cardmembers eligible for the Promotion.

2.4 For the avoidance of doubt, each Eligible Cardmember is only required to express their interest through SMS once for the Promotion irrespective of the number of Eligible Cards that he/she may have.

2.5 For the avoidance of doubt, the following UOB cardmembers shall not be eligible for the Promotion:

- (a) UOB cardmembers whose Eligible Card account is voluntarily or involuntarily suspended, cancelled or terminated during the Qualifying Period and for the avoidance of doubt, termination of a supplementary UOB cardmember's Eligible Card account will not by itself disqualify the principal UOB cardmember from the Promotion;
- (b) UOB cardmembers whose Eligible Card account is not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole and absolute discretion; or
- (c) UOB cardmembers who are mentally unsound, facing legal incapacity, deceased, bankrupt or have any legal proceedings of any nature instituted (or threatened) against them.

Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any notice or prior reason, to determine the eligibility of the UOB cardmembers to participate in the Promotion and shall not be obliged to give any reason therefore.

3. 0% Interest Rate

3.1 Eligible Cardmembers are entitled to 0% Interest Rate per annum for up to an interest charge of S\$50, in form of minimum interest rebate of S\$30 per month and up to a maximum of interest rebate of S\$50 rebate per month during the Qualifying Period.

3.2 Interest rebate is subjected to a net interest charge of S\$30 per month as reflected in the Eligible Cardmember's statement during the Qualifying Period. Eligible Cardmember can receive up to a maximum of S\$100 interest rebate.

3.3 Interest rebate will be posted to Eligible Cardmember's credit card account;

(a) on or before 31 January 2018 for interest charged in November 2017; and

(b) on or before 28 February 2018 for interest charged in December 2017.

3.4 The Rebate awarded is non-transferable, non-assignable and not exchangeable for cash, credit or other goods and/or services.

3.5 All other UOB Credit Cards fees and charges remain unchanged and continue to apply.

3.6 If UOB subsequently discovers that the Eligible Cardmember is not eligible to participate in the Promotion, or redeem or utilize the 0% Interest Rate, UOB may at its discretion forfeit the 0% Interest Rate (or if already redeemed or utilized, reclaim the 0% Interest Rate at the expense of the Eligible Cardmember, or make deductions to the Eligible Customer's UOB accounts or otherwise) and/or award or dispose of the 0% Interest Rate in such manner and/or to such person as UOB deems fit at its absolute discretion without payment, compensation, or reason. Any Eligible

Cardmember whose 0% Interest Rate has been forfeited or reclaimed or whose 0% Interest Rate has become null and void shall not be entitled to a replacement gift or any payment or compensation notwithstanding non-receipt of the 0% Interest Rate.

- 3.7 Notwithstanding anything to the contrary, UOB reserves the right to select another Eligible Cardmember to substitute any initial Eligible Cardmember who is subsequently found to be ineligible or not entitled to participate in the Promotion or is disqualified from participating in the Promotion. UOB shall not be liable to any such party for any payment or compensation arising from the above.

4. General

- 4.1 UOB's prevailing UOB Cardmembers Agreement ("Standard Terms") will continue to apply and be binding on all Cardmembers. In the event of any conflict or inconsistency between the terms and conditions herein and the Standard Terms in respect of the Promotion, the terms and conditions herein shall prevail only to the extent of matters relating to this Promotion.
- 4.2 In the event of any inconsistency between the terms and conditions herein and any brochure, marketing or materials relating to this Promotion, the terms and conditions herein shall prevail.
- 4.3 UOB's decision on all matters relating to or in connection with this Promotion shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.
- 4.4 Participation in this Promotion is subject to the terms and conditions stated herein and UOB may, at its discretion, vary, amend, delete or add on to any of the terms and conditions herein, including, but not limited to, varying the Qualifying Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these variations, amendments, deletions or additions.
- 4.5 UOB shall not be responsible for (i) any failure or delay in transmission of application by postal or telecommunication authorities which may result in application being omitted during the Qualifying Period; (ii) any late posting of the application and thereby affecting the Cardmember's eligibility for this Promotion; or (iii) for any breakdown or malfunction in any computer system or equipment.
- 4.6 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 is independent and beyond the control of UOB. UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Eligible Cardmembers. The Eligible 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 this Promotion.
- 4.7 While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
- 4.8 A person who is not a party to the terms and conditions and/or any agreement governed by the

terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.

- 4.9 The terms and conditions are governed by the laws of Singapore and all Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.