

**TERMS AND CONDITIONS GOVERNING UNITED OVERSEAS BANK LIMITED'S
RESERVE CARD MEMBER-GET-MEMBER PROGRAM
("TERMS AND CONDITIONS")**

1. This Reserve Card Member-get-Member Program ("**Program**") is open to existing principal holders of a United Overseas Bank Limited ("**UOB**") Reserve Card issued by UOB in Singapore, which is valid, subsisting and in good standing at all times as determined by UOB at its absolute discretion; and who have received a short message service (the "**SMS**") and/or electronic direct mailer on the Program (the "**Referrer**").
2. This Program commences on 10 July 2017 and ends on 31 August 2017, both dates inclusive (the "**Program Period**").
3. In this Program, a "**Referee**" is a person who:
 - (i) does not have any existing UOB Reserve Card, or cancelled any UOB Reserve Card within the last 6 months;
 - (ii) applies to the principal holder for a new UOB Reserve Card ("**New Card**") within the Program Period via UOB's Client Service Manager;
 - (iii) has his / her New Card application approved by UOB within the Program Period;
 - (iv) makes full payment of the New Card's annual fee of \$3,852 inclusive of GST ("**Fee**") within 45 days from the date UOB approves the New Card application; and
 - (v) does not cancel the New Card within the first 12 months from the date the New Card is issued.
4. A Referrer who successfully refers a Referee to UOB within the Program Period shall be deemed a "**Qualified Referrer**" and will receive a referral reward of UNI\$5000, where UNI\$5000 can be converted to 10,000 air miles, at the rate of UNI\$1 = 2 air miles ("**Referral Reward**").
5. Any Referral Reward awarded shall be forfeited if the Qualified Referrer's Card account or Referee's New Card account is (i) not in good standing or not satisfactorily conducted as may be determined by UOB in its discretion; or (ii) closed, terminated, cancelled or suspended and UOB is not obliged to give any compensation or payment.
6. There is no limit to the number of Referees each Qualified Referrer can refer under this Program.
7. If a Referee is referred by more than one Referrer, UOB shall have the discretion to decide who qualifies as the Qualified Referrer of the Gift.
8. By providing the Referee's personal details to UOB, the Referrer represents and warrants that the Referrer has obtained the consent of the Referee for UOB to collect, use and/or disclose the Referee's personal details for the purpose of administering this Program.
9. Referrers cannot refer themselves, nor be considered Referees to receive the Referral Reward under this Program.
10. New Card applications made after the Program Period will not be entertained.
11. The Referral Reward will be credited to the Qualified Referrer's Card account within 60 days from the date UOB receives the payment of the Fee from the Referee. or such other date that UOB may decide on from time to time.

12. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any person for this Program and shall not be obliged to give any reason therefor.
13. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Referral Reward with any other gift of equal or similar value selected by UOB.
14. The Referral Reward is not exchangeable for cash, credit or other goods and services and will be subject to the terms and conditions of the participating merchant.
15. UOB assumes no liability or responsibility for the acts or the defaults of the merchant or defects in the Referral Reward, goods or services offered in this Program. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption / usage of the Referral Reward, goods or services offered in this Program. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption / usage of the Referral Reward, goods and services offered in this Program.
16. 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. UOB is not liable for any application, notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or for any breakdown or malfunction in any computer system or equipment.
17. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any of these Terms and Conditions . UOB shall not be obliged to enter into any correspondence with any person or any matter concerning the Program.
18. UOB's decision on all matters relating to or in connection with the Program shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained.
19. 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 Program, these Terms and Conditions herein shall prevail.
20. The prevailing terms and conditions under the UOB Cardmember Agreement ("**Standard Terms**") will continue to apply. Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. In the event of any inconsistency between these Terms and Conditions and the Standard Terms; or these Terms and Conditions and the advertising, promotional, publicity and other materials relating to or in connection with the Program, these Terms and Conditions shall prevail to the extent of such inconsistency.
21. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Cardmembers hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. A person who is not a party to these Terms and Conditions and/or any agreement governed by the Standard Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of these Terms and Conditions.