

Terms and Conditions Governing UOB Cards S\$100 Dairy Farm Gift Vouchers Spend-&-Get 2016 Promotion ("Terms and Conditions")

1. This UOB Cards S\$100 Dairy Farm Gift Vouchers Spend-&-Get 2016 Promotion (the "**Promotion**") is only valid between 1 June 2016 to 15 July 2016, both dates inclusive ("**Promotion Period**").
2. This Promotion is only applicable to principal holders of United Overseas Bank Limited ("**UOB**") Visa Signature, Preferred Platinum Visa, Preferred Platinum Mastercard, Preferred Platinum American Express, Visa Gold, Visa Platinum, Mastercard Gold or Mastercard Classic issued by UOB in Singapore ("**Eligible Card**"); and whose Eligible Card account(s) is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion; and who are the designated recipients of this Promotion's Electronic Short Message Service ("**SMS**") ("**Targeted Cardmember**").
3. ALL Targeted Cardmembers must fulfill the following conditions to be deemed **Eligible Cardmembers** for the S\$100 Dairy Farm Gift Vouchers ("**Gift**"):
 - (i) have successfully registered himself/herself, within the Promotion Period, to participate in the Promotion via SMS, by keying in "**VOU<space>NRIC Number**" ("**SMS Registration**") and sending it to 77862 with his/her last known registered mobile number with UOB. UOB must have received the said SMS during the Promotion Period. A SMS will be sent to the Targeted Cardmember for each successful SMS Registration. For the avoidance of doubt, each Targeted Cardmember is entitled to register only once to participate in the Promotion irrespective of the number of Eligible Cards that she may have or the number of Eligible Transactions that she has carried out during the Promotion Period; and
 - (ii) be the first 400 to conduct Eligible Transactions on their Eligible Card account amounting to **at least S\$3,000** during the Promotion Period.

For the purposes of this Promotion, "**Eligible Transactions**" refer to any transactions for the purchase of goods and/or services, or monthly payments under an Installment Payment Plan (IPP), or recurring bill payments which are successfully charged to Targeted Cardmember's Eligible Card during the Promotion Period and are successfully captured/posted on UOB's systems during the Promotion Period; but **excludes** online money transfers; balance/funds transfers; cash advances; installment loans; fees; interests; finance charges; late payment charges; annual fee charges; reversals; other financial charges and/or any transaction that was subsequently cancelled, voided or reversed for any reason; SMART\$ transactions and any other transactions we may exclude from time to time without prior notice.

4. For the avoidance of doubt, spending incurred on the supplementary Eligible Card will accrue to the principal Eligible Card and the benefits awarded to the principal Cardmember.
5. All registrations in respect of this the Promotion must be done via SMS by the Targeted Cardmember with her last known registered mobile number with UOB. Only SMSes received by UOB will be considered for the Promotion. **Any incomplete or inaccurate SMS registration will not be considered and consequently be disqualified.**

6. The SMS vendor, independent telecommunication authorities or service provider or such other third party 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. 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 Targeted Cardmembers. The Targeted 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 the Promotion.
8. The Gift is not exchangeable for cash, credit, or benefit of any kind.
9. The Gift is limited to one per Eligible Cardmember, regardless of how many Eligible Card he/she has.
10. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for this Promotion.
11. Each Eligible Cardmember will receive a notification letter ("**Letter**") and gift mailed to the Eligible Cardmember (to her last known address based on UOB's records) two (2) months after the end of the Promotion or by such other mode / form of communication and on such other date that UOB may decide on from time to time.
12. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Eligible Cardmember's receipt of the Letter or any Letter 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 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.
13. If any Gift remains un-redeemed by the stipulated timeline or if any Eligible Cardmember is subsequently discovered to be ineligible or not entitled to participate in this Promotion, UOB reserves the right to forfeit/reclaim the Gift and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Gift. Where the Gift was awarded to / redeemed by an Eligible Cardmember who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Eligible Cardmember a reimbursement for the value of the Gift.
14. The Gift is not transferable or exchangeable in part or in kind for cash, credit or other goods and services. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
15. UOB will not be liable or responsible for any defects, deficiency, quality, merchantability, the fitness or any other aspect of the Gift 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 Gift or any goods or services redeemed under the Promotion.
16. UOB is not an agent of the merchants, agents, suppliers or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers or service providers.
17. The merchants, agents, suppliers or service providers may impose conditions for the redemption of the Gift, or goods or services. UOB will not be responsible or liable for any injury, loss, claim or

damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the Gift or goods or services or in connection with the Promotion howsoever arising. UOB and the participating merchants, agents, suppliers or service providers reserve the right to vary/amend the terms and conditions without prior notice or giving any reason or being liable to any person. No correspondence appeal or claims will be entertained.

18. Participation in the Promotion is subject to these Terms and Conditions and the Cardmembers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. The Cardmembers shall indemnify UOB for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by UOB in connection with any breach of these Terms and Conditions.
19. The prevailing terms and conditions under the UOB Cardmember Agreement ("**Standard Terms**") will continue to apply and be binding on the Cardmembers. Please visit uob.com.sg for the Standard Terms. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.
20. 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.
21. UOB shall not be liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly, to the telecommunication authorities, to any machine or communication system to any merchant, or service provider or such other third party which maybe engaged for the Promotion, industrial dispute, war, Act of God, or anything outside the control of UOB.
22. UOB shall not be responsible for:-
 - (i) any failure or delay in the transmission of the Eligible Transactions, sale transactions or receipt of evidence of sale transactions by acquiring merchants, merchant establishments, card associations, postal or telecommunication authorities or any other parties which may result in a charge made by the Targeted Cardmember being omitted (whether from being posted to the Targeted Cardmember's account and/or captured in UOB's system or otherwise) during the Promotion Period;
 - (ii) for any late posting of the Eligible Transactions or for any failure in the Eligible Transactions being transacted by the Eligible Cards or being captured in UOB's system; or
 - (iii) for any breakdown or malfunction in any computer system or equipment.
23. UOB shall not be responsible for any loss to or expenses of any Targeted Cardmember or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Targeted Cardmember's direct loss to the extent such loss is caused directly by UOB's fraud, negligence or willful misconduct.
24. UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Targeted Cardmember. UOB shall not be obliged to give any reason or enter into any correspondence with the Targeted Cardmember or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
25. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time and from time to time in its absolute discretion to terminate the Promotion or to determine and/or amend, by adding to, subtracting from or varying of, any of the Terms and Conditions herein, including but not limited to varying the Promotion 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 Targeted Cardmember, and all Targeted Cardmembers shall be bound by these amendments.

26. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
27. 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 or enjoy the benefit of any term of such agreement.
28. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Targeted Cardmembers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
