

TERMS AND CONDITIONS GOVERNING UOB ONE CARD AND UOB VISA DEBIT CARD S\$20 GROCERY VOUCHER PROMOTION (DEC-JAN 2017) ("TERMS AND CONDITIONS")

1. (i) This "*UOB One Card and UOB Visa Debit Card S\$20 grocery vouchers Promotion (Dec-Jan 2017)*" ("**Promotion**") is only applicable to selected Cardmembers ("**Selected Cardmembers**") who have received a Short Messaging Service ("**SMS**") from United Overseas Bank Limited ("**UOB**") regarding this Promotion ("**Invite**"). For the avoidance of doubt, UOB has the discretion to decide as to who is the intended recipient of the Invite and no appeal or correspondence shall be entertained.
 - (ii) Without limiting the generality of Paragraph 1.1 above, the following shall not be eligible to participate in the Promotion:-
 - (a) any person whose Eligible Card account(s) is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime during the Promotion Period;
 - (b) a person who is mentally unsound, facing legal incapacity or is incapable of handling his/her affairs, deceased, insolvent, bankrupt or have any legal proceedings of any nature instituted against him/her or any threat of legal proceedings of any nature instituted against him/her;
 - (c) any person whose Eligible Card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined as being delinquent or unsatisfactorily conducted by UOB in its absolute discretion;
 - (d) any person UOB may decide to exclude, at its discretion, without prior notice or giving any reason at any time.
 - (iii) Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any person to take part in this Promotion and shall not be obliged to give any reason or prior notice therefore and shall not be liable to make any payment or compensation whatsoever to any person rendered ineligible for participation in this Promotion.
2. For the purposes of this Promotion:
 - (i) "**Cardmembers**" means all existing and new principal holders of an Eligible Card , and whose said Eligible Card account(s) is valid, subsisting, in good standing and satisfactorily conducted in the opinion of UOB.
 - (ii) "**Eligible Card**" refers to a UOB One Card or a UOB Visa Debit Card that has been issued by UOB in Singapore.
 - (iii) "**Eligible Transactions**" means any Visa transaction(s) for the purchase of and/or, where applicable, payment of goods and/or services in Singapore which is successfully charged to the account of an Eligible Card of the Selected Cardmember during the Promotion Period and which

is successfully captured/posted on UOB's systems during the Promotion Period, but EXCLUDES Excluded Transactions.

- (iv) **"Excluded Transactions"** refer to transactions relating to payments under Instalment Payment Plans, payments under 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 UOB reserves the right, at any time at its discretion, to amend or vary this list without any reason, 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.
 - (v) **"Vouchers"** means The Dairy Farm Gift Vouchers that can be used at Cold Storage, Giant, Guardian, Jasons, Market Place and 7-Eleven in Singapore.
3. This Promotion is available from 15 December 2017 to 14 January 2018 (both dates inclusive) (**"Promotion Period"**).
 4. The first 500 Selected Cardmembers who charges at least S\$500 worth of Eligible Transactions (**"Minimum Spend"**) to his/her Eligible Card during the Promotion Period (**"Eligible Customers"**), shall each receive S\$20 worth of Vouchers (**"Gift"**). For the avoidance of doubt, the Minimum Spend must be successfully charged and posted by the Selected Cardmember to his/her Eligible Card within the Promotion Period and any Eligible Transactions incurred or accrued by the supplementary holders of any Eligible Card will not be attributed and will not accrue to the applicable Selected Cardmember for the purposes of this Promotion.
 5. There are only 500 Gifts available. Each Eligible Customer is only entitled to a maximum of one (1) Gift i.e. S\$20 worth of Vouchers. The Gifts are given on a *"first-come, first-served"* basis.
 6. The Eligible Customers who are awarded the Gift shall receive their Gift by ordinary post sent to the Eligible Customer's last known mailing address with UOB by 15 February 2018, 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 Gift or for any Gift which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Any Gift that has expired or which is not received, lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable and not exchangeable for cash or otherwise and no compensation or payment or replacement gift will be provided notwithstanding non-receipt of the Gift.
 8. The Gift awarded are not exchangeable for cash, credit, other goods and services or otherwise.
 9. The Gift are provided solely by the manufacturer, merchant or supplier and UOB assumes no liability or responsibility for the acts or defaults of the manufacturer, merchant or supplier or for defects, quality, merchantability, the fitness or any other aspects of/ in the Gift or the goods or services offered in this Promotion, or for any injury, loss, damage, charge, costs or expenses in connection with or arising out of the redemption or usage of the Gift or the goods and services offered in this

Promotion. UOB is not an agent or principal of the manufacturer, merchant and/or suppliers of the Gift or the goods or services offered in this 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 Gift or the goods or services offered in this Promotion may impose conditions for redemption and use of the Gift or the goods or services offered in this Promotion. The Gift may be subject to terms and conditions for their usage.

10. UOB will not be liable or responsible for any consumption, defects, deficiency, quality, merchantability, the fitness or any other aspect of the Gift or any goods or services redeemed/claimed under this Promotion, or the acts or defaults of the merchant, agent, supplier or service provider of the Gift or any goods or services redeemed under this Promotion.
11. To qualify for the Gift, the Eligible Customer's Eligible 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 and the Eligible Customer. If UOB subsequently discovers that the Eligible Customer is in fact not eligible to participate in or does not qualify for this Promotion or has received more than one (1) Gift, UOB may at its discretion, forfeit or reclaim the Gift and award or dispose of it in such manner or charge to and debit an amount equal to the value of the Gift, if already awarded, from any of the Eligible Customer's account with UOB. If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Gift, the Eligible Customer shall immediately reimburse UOB for the value of the Gift.
12. 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 item of equal or 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, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in any transaction made by a Selected Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Selected Cardmember's eligibility for this Promotion or the Gift; (iii) any notice, SMS, Gift or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which has expired; or (iv) any breakdown or malfunction in any computer system or equipment. UOB also does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in the Selected Cardmember's receipt of the SMS referred to in Paragraph 1 above.
14. 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 or prior notice therefor and no appeal, correspondence or payments, demands or claims will be entertained.
15. UOB reserves the right to at any time in its sole and absolute discretion to terminate this Promotion and/or to amend, vary, add or delete any of these Terms and Conditions for any reason and without prior notification and without assuming any liability to any person, and Cardmembers shall be bound by these amendments.

16. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to the determination of whether the Cardmember has met all the requirements of this 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 prior notice or enter into any correspondence with any person on any matter relating to this Promotion or its decision and no appeal, correspondence or payments, demands or claims will be entertained.
17. 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.
18. Cardmembers will be subjected accordingly to the UOB Cardmembers Agreement and the prevailing terms and conditions under the UOB Debit Cardmembers Agreement (collectively "**Standard Terms**"). Please visit uob.com.sg/dfg20 for the Standard Terms. Participation in this Promotion is subject to these Terms and Conditions and Cardmembers are deemed to have accepted these Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between (i) these Terms and Conditions and any advertising, promotional, publicity or other materials relating to this Promotion; and (ii) these Terms and Conditions and the Standard Terms, these Terms and Conditions shall to the extent of such inconsistency, prevail in respect of matters relating to this Promotion.
19. This Promotion, these Terms and Conditions, including all matters arising out of or in relation to this Promotion shall be governed by the laws of Singapore, and all participants of this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
20. A person who is not a party to these Terms and Conditions or any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any such term or such agreement.
21. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.
22. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.