

Terms & Conditions for the UOB One Card "S\$20 grocery vouchers" Promotion:

1. Promotion is open to targeted UOB One Card customers who have received this SMS.

2. To qualify for the S\$20 grocery vouchers ("Activation Gift") Promotion, a minimum of S\$50 must be charged and posted to the UOB One Card by 31 Jul 2015.

3. Each UOB One Card Principal Cardholder is eligible to \$\$20 grocery vouchers. Limited to the first 500 qualified customers who has met spend criteria on the UOB One Card.

4. Only posted transactions including Supplementary Card spend, Instalment Payment Plan, insurance premiums and recurring bill payments from 1 Jul to 31 Jul 2015 (both dates inclusive) are valid. Funds transfer, cash advances, late charges or interest charges, fees payable to third party or transfer of any debit balance on any other credit card, funds credited or re-credited and any other fees and charges charged by the Bank are excluded.

5. The Activation Gift will be sent to the qualified customers by 15 Sep 2015.

6. Your credit card account must be in good standing and not be cancelled for any reason.

7. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Activation Gift with any other gift of equal of similar value selected by UOB. UOB will not be liable for any late transaction postings affecting any Cardmember's eligibility to qualify for the gift. The gifts are not exchangeable for cash, credit or other goods and services.

8. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions.