

**UOB One Card “Up to S\$250 Cash Rebate on Overseas Spend” Promotion (the “Promotion”)
Terms & Conditions**

1. This Promotion is only open to holders of a principal UOB One Card which is issued by United Overseas Bank Limited (“**UOB**”) in Singapore and has fulfilled the overseas spend from 1 April 2015 to 30 June 2015 (the “**Promotion Period**”) (where such holders shall be referred to as “**Cardmembers**”, and such principal UOB One Card shall be referred to as “**Eligible Card**”).
2. The following shall not qualify for this Promotion:
 - (a) holders of any existing credit card issued by UOB before 1 April 2015 (“**Existing Card**”);
 - (b) holders of any Existing Card who cancelled their Existing Card within the six (6) months period prior to 1 April 2015;
 - (c) Cardmembers whose Eligible Card account is voluntarily or involuntarily suspended, cancelled or terminated within nine (9) months from the date the Eligible Card was issued; and/or
 - (d) 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; or those who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, bankrupt or have any legal proceedings of any nature instituted against them.
3. “**Overseas Spend**” shall mean overseas credit card transaction(s) (excluding card-not-present transactions such as online transactions (whether effected in Singapore dollars or foreign currencies), mail/phone order and overseas transactions effected in Singapore dollars (“**Excluded Transactions**”)) which are successfully carried out on and charged to the Eligible Card of the Cardmember(s) and which are successfully captured/posted on UOB’s systems by end of each month during the Promotion Period BUT shall exclude the Excluded Transactions and any other transactions excluded pursuant to the UOB One Visa Credit Card Terms and Conditions (“**Main Terms**”).
4. For the avoidance of doubt, the benefit of all Overseas Spend incurred by the supplementary Cardmember(s) shall accrue to the principal Cardmember(s) only. Overseas Spend shall be capped to a maximum total sum of an equivalent of SGD5,000.00 in foreign currency during the Promotion Period.
5. In addition to the (a) Quarterly Cash Rebates (as defined under the Main Terms) and (b) additional 2% cash rebate (up to SGD100) on overseas spend presently offered to each Cardmember(s), each Cardmember will be eligible to earn up to an additional SGD150 (“**Bonus Cash Rebate**”) on any Overseas Spend made by end of each month during the Promotion Period using the Eligible Card.
6. The maximum cash rebate payout for this Promotion is capped at SGD125,000.00 throughout the Promotion Period. For the avoidance of doubt, the Bonus Cash Rebate will be awarded to Cardmembers with any Overseas Spend charged and successfully posted on UOB’s systems within the Promotion Period. The cash rebate will be awarded to the Cardmembers who are the earliest to fulfill the Overseas Spend in each month (based on the successful posting date on UOB’s systems), regardless of the approval date of the Eligible Card application.
7. The Cardmember(s) shall earn the Bonus Cash Rebate notwithstanding that such Cardmember(s) may not have earned any Quarterly Cash Rebates. The Bonus Cash Rebate will be credited within two (2) months after the Promotion Period.
8. UOB shall not be responsible or liable:
 - (a) for any failure or delay in the transmission or receipt of evidence of sale transactions by MasterCard/Visa/Unionpay/JCB/CUP/American Express acquiring merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other parties which may result in a charge incurred or made by the Cardmember(s) being omitted from

being posted to the Cardmember(s)'s account and/or captured in UOB's system during the Promotion Period;

(b) for any late posting of the Overseas Spend or for any failure in the Overseas Spend being transacted by the Eligible Cards or being captured in UOB's system;

(c) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or

d) for any breakdown or malfunction in any computer system or equipment.

9. (a) Participation in the Promotion is subject to these terms and conditions. For the purposes of the Promotion and with the exception of clauses 2.4, 2.6 and 2.7 of the Main Terms, the terms under the Main Terms which apply to the "Quarterly Cash Rebates" (as set out in the Main Terms) shall similarly apply to the Bonus Cash Rebate.
(b) These terms and conditions are supplemental to the Main Terms (with the exception of clauses 2.4, 2.6 and 2.7 of the Main Terms and to the UOB Cardmembers Agreement (the Main Terms and the UOB Cardmembers Agreement shall be referred to collectively as the "**Standard Terms**"). Please visit uob.com.sg for the Standard Terms. In the event of any inconsistency between these terms and conditions and any of the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency.
10. While all the information provided herein is believed to be correct and reliable as the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency or discrepancies:-
(a) these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail; and
(b) the English version of these terms and conditions and the Chinese version of these terms and conditions, the English version of these terms and conditions shall prevail.
11. UOB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Cardmember(s). UOB shall not be obliged to enter into any correspondence with any persons and no appeal, correspondence or claims will be entertained.
12. Notwithstanding anything in these terms and conditions, UOB reserves the right at any time and from time to time to amend, vary, revoke or terminate the Bonus Cash Rebate or what amounts to being "Overseas Spend" or any of the governing terms in its absolute discretion with notice or to determine and/or amend, by adding to, subtracting from or varying of, any of these terms and conditions, 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 prior notice or assuming any liability to any Cardmember(s), and all Cardmember(s) shall be bound by these amendments.
13. 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.
14. 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.
15. These terms and conditions shall be governed by the laws of the Republic of Singapore and all Cardmember(s) who participate in the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.