



Simply spend with your UOB Credit Cards(s) to receive this reward.

Here's how:

Step 1:

Register now via SMS **SHOP**<space>**NRIC** to 77862.
eg: *SHOP S1234567C*.

Step 2:

Be the first 200 Cardmembers to spend S\$400 on your UOB Credit Card(s) to get a S\$10 shopping voucher.

Get additional S\$10 when you add a recurring bill payment. Please use the enclosed bill pay service form to apply.

Promotion valid from 25 Aug 2016 to 30 Sept 2016!

*Valid for use at Cold Storage, Market Place, Jasons, Giant, Guardian, 7-Eleven. Please refer to the back for important terms and conditions.

United Overseas Bank Limited Co. Reg. No. 1935000267Z

RIGHT BY YOU



UOB Bill Pay Service Form



Postage will be
paid by addressee.
For posting
in Singapore only.

BUSINESS REPLY SERVICE
PERMIT NO. 08567



United Overseas Bank Limited
Robinson Road P.O. Box 1688
Singapore 903338

BPS

TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS S\$20 PROMOTION (25 AUGUST 2016 – 30 SEPTEMBER 2016) (“TERMS AND CONDITIONS”)

1. This UOB Credit Cards S\$20 Promotion (25 August 2016 – 30 September 2016) (“**Promotion**”) is only applicable to selected United Overseas Bank Limited (“**UOB**”) Cardmembers who have received a letter; Short Messaging Service (“**SMS**”) ; or an email from UOB regarding this Promotion (“**Invite**”) and have registered for this Promotion via SMS in the following format:

SMS “**Shop**<space>**NRIC**” to 77862

2. For the purposes of this Promotion:

“**Cardmembers**” means all existing and new principal holders of a UOB Credit Card, and whose UOB Credit Card account is valid, subsisting, in good standing and satisfactorily conducted in the opinion of UOB.

“**Retail Transactions**” means all retail transaction(s) (local and/or overseas card transactions) successfully carried out on and charged to the Cardmember’s UOB Credit Card account during the Promotion Period and which are successfully captured/posted on UOB’s systems during the Promotion Period AND shall exclude the Excluded Transactions. For the avoidance of doubt, the spending of all retail transactions (excluding the Excluded Transactions) incurred by a supplementary cardholder of a UOB Credit Card on his/her UOB Credit Card account shall accrue to the respective principal Cardmember and form part of the principal Cardmember’s Eligible Transactions.

“**Excluded Transactions**” means payments under Instalment Payment Plans, payments under UOB Lady’s LuxePay Plans, 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 any other transactions as may be excluded by UOB from time to time. UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, 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.

“**Shopping Vouchers**” means Dairy Farm Group Vouchers.

“**UOB Credit Card**” means a UOB personal banking credit card issued by UOB in Singapore.

3. This Promotion is available from 25 August to 30 September 2016 (both dates inclusive) (“**Promotion Period**”).
4. The first 200 Cardmembers to charge Retail Transactions of an accumulated amount of at least S\$400 to any of his/her UOB Credit Card(s) during the Promotion Period (“**Eligible Customers**”), shall receive S\$10 worth of Shopping Vouchers

5. Eligible Customers who, during the Promotion Period, successfully applied for UOB Bill Pay Service to charge any recurring bills to any of his/her UOB Credit Card(s) shall receive an additional S\$10 worth of Shopping Vouchers.
6. Shopping Vouchers are limited to 200 Eligible Customers. Each Eligible Customer is only entitled to a maximum of S\$20 worth of Shopping Vouchers regardless of the number of UOB Credit Card(s) and bills charged to his/her UOB Credit Card(s). The Shopping Vouchers are given on a first-come, first-served basis.
7. The Eligible Customers who are awarded the Shopping Vouchers shall receive their Shopping Vouchers by ordinary post sent to the Eligible Customer's last known mailing address with UOB by 30 November 2016, or by such other mode / form of communication and on such other date that UOB may decide on from time to time.
8. 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 Letter or Shopping Vouchers 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 or Shopping Vouchers 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.
9. The Shopping Vouchers awarded are not exchangeable for cash, credit, other goods and services or otherwise.
10. The Shopping Vouchers are provided solely by the merchant and UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. UOB is not an agent of the manufacturer, merchant and/or suppliers of the Shopping Vouchers or the goods or services offered in the 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 Shopping Vouchers or the goods or services offered in the Promotion may impose conditions for redemption and use of the Shopping Vouchers or the goods or services offered in the Promotion.
11. UOB will not be liable or responsible for any consumption, defects, deficiency, quality, merchantability, the fitness or any other aspect of the Shopping Vouchers 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 Shopping Vouchers or any goods or services redeemed under the Promotion.
12. To qualify for the Shopping Vouchers, the Eligible Customer's UOB Credit 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. If UOB subsequently discovers that the Eligible Customer is in fact not eligible to participate in or does not qualify for the Promotion, UOB may at its

discretion, forfeit or reclaim the Shopping Vouchers or charge to and debit an amount equivalent to the value of the Shopping Vouchers, if already awarded, from any of the Eligible Customer account with UOB. If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Shopping Vouchers, the Eligible Customer shall immediately reimburse UOB for the value of the Shopping Vouchers.

13. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Shopping Vouchers 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.
14. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this Promotion or the Shopping Vouchers; (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or (iv) for any breakdown or malfunction in any computer system or equipment.
15. 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. 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 Cardmembers. The 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 the Promotion.
16. 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 therefor.
17. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person, and Cardmembers shall be bound by these amendments.
18. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the Cardmember has met all the requirements of the 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 enter into any correspondence with any person on any matter relating to the Promotion or its decision.

19. 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.
20. Cardmembers will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement ("Standard Terms"). Cardmembers are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
21. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
22. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.