



Over S\$75,000 worth of gifts and shopping vouchers for redemption when you shop with UOB Lady's Card.

Minimum Spend*	Gift
S\$800	S\$30 worth of WingTai Vouchers
S\$2,000	Cath Kidston Overnighter worth S\$119
S\$3,800	S\$200 worth of Takashimaya Vouchers
S\$5,000	Anteprima Wirebag worth S\$399

Gift redemption is available at ChannelWerkz Redemption Centre: 14 Scotts Road Far East Plaza #04-140 Singapore 228213 from 1 June 2017 to 31 July 2017. Opens Wednesdays to Sundays, 11am to 7pm. Please present your UOB Lady's Card, original or copy of NRIC/Passport, a maximum of ten (10) original Charge Slips which reflects the last 4 digit of UOB Lady's Cardnumber and evidences the Minimum Spend at point of redemption.

Don't forget, your Lady's Card^ also gives you:

Up to **10X** UNIS on shopping and taxi rides

FREE weekend parking at selected shopping malls

0% instalment plan with Lady's LuxePay for your shoe and bag

FREE bottle of wine when you dine out in Singapore, Hong Kong and China.



Men don't get it

*UOB Lady's Cardmembers who charge and accumulate the Minimum Spend on eligible local and/or overseas spends within ten (10) transactions during the period from 1 June 2017 to 31 July 2017 are eligible to redeem for the applicable Gift as set out in the table above. Redemption is on a "first-come, first-served" basis, strictly while stocks last. Limited to one Gift per eligible UOB Lady's Cardmember, regardless of the number of times that the Eligible Cardmember may have complied with the Minimum Spend Conditions. Each of these transactions must be evidenced by an original charge slip. No reservation or exchange of Gift is allowed. Other terms and conditions apply. Visit uob.com.sg/ladysgss for full terms and conditions.
^Terms and conditions apply for above-mentioned privileges. Visit UOBLadys.com.sg for details.

Lady's Card Exclusives:



Laura Mercier

UOB Lady's Card

- Free deluxe-sized Foundation Primer and a Flawless Makeover Voucher* (worth S\$175) with purchase of UOB promotional item

All UOB Cards

- Get the Double Impact Eye Colour Palette at S\$55 (U.P. S\$90)

Robinsons Raffles City L1 | Robinsons The Heeren L1
Takashimaya Dept Store L1 | TANGS at Tang Plaza L1

Valid from 1 Jun to 31 Jul 2017. *Limited to 1 redemption per cardmember.



The History of Whoo

UOB Lady's Card

- Free Gongjinhyang Foam Cleanser 2-pc Travel Kit with min. S\$350 spend
- Free Bichup Anti-Aging 3-pc Travel Kit with min. S\$650 spend

All UOB Cards

- 5% off with min. S\$650 spend (including sets)

TANGS at Tang Plaza L1
TANGS VivoCity L1 (Opening in Jun' 2017)

Valid till 31 Jul 2017, for regular-priced items, sets and/or limited edition items only.



Triumph

sg.triumph.com

UOB Lady's Card

- 20% off with min. S\$150 spend
Promo code: UOBLADYS20

All UOB Cards

- 20% off with min. S\$200 spend
Promo code: UOB20

Valid from 1 Jul to 30 Sep 2017, for regular-priced items only.



Reebonz

reebonz.com.sg

UOB Lady's Card

- S\$150 off with min. S\$900 spend
Promo code: UOB150-first 6 digits of UOB Lady's cardnumber>

All UOB Cards

- S\$100 off with min. S\$700 spend
Promo code: UOB100-first 6 digits of UOB cardnumber>

Valid till 31 Aug 2017. Not valid on selected events and merchandise.

Terms and Conditions Governing UOB Lady's Card GSS Spend and Redeem Promotion ("Terms and Conditions")

1. Eligibility

1.1 The "*UOB Lady's Card GSS Spend and Redeem Promotion*" (the "**Promotion**") is only open to all existing and new principal and supplementary holders of the Eligible Card ("**Cardmembers**") subject to these Terms and Conditions. The term "**Eligible Card**" shall mean any one of the following credit cards that are issued by United Overseas Bank Limited ("**UOB**") in Singapore:-

- (i) UOB Lady's Card;
- (ii) UOB Lady's Solitaire Card; and
- (iii) UOB Lady's Solitaire Metal Card.

1.2 (i) 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 between 1 June 2017 to 31 July 2017 (both dates inclusive);
 - (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.
- (ii) 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 the 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 the Promotion.
- (iii) For the avoidance of doubt, the termination of a supplementary Cardmember's Eligible Card that was issued pursuant to the Eligible Card account of the principal Cardmember will not by itself disqualify that principal Cardmember from participating in the Promotion.

2. Qualifying Period

2.1 The Promotion shall be for a period commencing from 1 June 2017 to July 2017 (both dates inclusive) or such other period as may be determined by UOB in its absolute discretion ("**Qualifying Period**").

3. Gift and Eligibility for Gift

- 3.1 (i) Each Cardmember ("**Eligible Cardmember**") who fulfills all of the following conditions ("**Minimum Spend Conditions**") shall be entitled to only one (1) applicable Gift as set out in the table below which corresponds to the Minimum Spend accumulated described in the table below:

- (a) successfully charges to that Cardmember's Eligible Card(s) not less than an aggregate of the amount defined in the table below worth of Local Eligible Transaction(s) and/or Overseas Eligible Transaction(s) during the Qualifying Period ("**Minimum Spend**"); and
- (b) accumulates the Minimum Spend in a maximum of ten (10) Local Eligible Transaction(s) and/or Overseas Eligible Transaction(s), and each of these Local Eligible Transaction(s) and Overseas Eligible Transaction(s) must be evidenced by the applicable **original** Charge Slips- for the avoidance of doubt, duplicates, written, photocopies, softcopies or voided Charge Slips are strictly not accepted.

Minimum Spend	Gift	Quantity
S\$800	S\$30 worth of Wing Tai vouchers	300
S\$2000	Cath Kidston Overnighter worth S\$119	150
S\$3800	S\$200 worth of Takashimaya vouchers	150
S\$5000	Anteprima Wirebag worth S\$399	50

- (ii) Each Eligible Cardmember is limited to redeem for only one (1) Gift under the Promotion, regardless of the number of times that the Eligible Cardmember may have complied with the Minimum Spend Conditions. For the avoidance of doubt, once the Eligible Cardmember has redeemed one (1) Gift from the Promotion, he/she will not be entitled to redeem any further Gift in the Promotion even though he/she may met the Minimum Spend Conditions again for another Gift.

For example, an Eligible Cardmember has redeemed S\$30 worth of Wing Tai vouchers and he/she will not be eligible to redeem for:-

- (a) another S\$30 worth of Wing Tai vouchers if he/she meets the Minimum Spend Conditions for another S\$30 worth of Wing Tai vouchers; or
- (b) any further Gift (for example, the Cath Kidston Overnighter worth S\$119) even though he/she has met all the Minimum Spend Conditions for that other Gift.

The example provided above is not exhaustive in nature and is merely for illustration purposes.

- (iii) For the purposes of calculating the Minimum Spend at the time of redemption of the Gift, all Overseas Eligible Transaction(s) made in Foreign Currencies (as defined below) will be converted into Singapore Dollars based on the stated exchange rate as reflected on **uob.com.sg** as at **31 May 2017 1730hr**. UOB is not liable for any fluctuations in exchange rate before or after 31 May 2017. If the foreign currency is not stated on uob.com.sg, UOB has the sole and absolute discretion at any time to determine the exchange rate based on valid sources.

United Overseas Bank Limited . Far Eastern Bank Limited

Rates as at 31 May 2017 05:30:24 PM

Code	Foreign Currency	Unit	Selling TT/OD	Buying	
				TT	OD
AUD	AUSTRALIAN DOLLAR	1	1.0468	1.0158	1.0123
BND	BRUNEIAN DOLLAR	1	1.0000	1.0000	-
CAD	CANADIAN DOLLAR	1	1.0410	1.0160	1.0105
EUR	EURO	1	1.5642	1.5302	1.5252
GBP	BRITISH POUND	1	1.7912	1.7482	1.7392
KWD	KUWAIT DINAR	1	4.6051	-	-
NZD	NEW ZEALAND DOLLAR	1	0.9988	0.9678	0.9643
USD	US DOLLAR	1	1.3940	1.3740	1.3680
ZAR	SOUTH AFRICAN RAND	1	0.1078	0.1038	-
AED	UAE DIRHAM	100	38.5317	36.8317	-
BDT	BANGLADESH TAKA	100	1.7607	-	-
CHF	SWISS FRANC	100	143.9387	140.6387	140.3887
CNH	CHINESE RENMINBI (OFFSHORE)	100	20.6686	20.2086	-
DKK	DANISH KRONER	100	21.1786	20.4786	20.1786
EGP	EGYPTIAN POUND	100	7.9137	-	-
HKD	HONG KONG DOLLAR	100	17.9862	17.5762	17.4462
INR	INDIAN RUPEE	100	2.1853	-	-
JPY	JAPANESE YEN	100	1.2669	1.2329	1.2294
LKR	SRI LANKA RUPEE	100	0.9233	-	-
MXN	MEXICAN PESO	100	7.4721	-	-
NOK	NORWEGIAN KRONER	100	16.7013	16.1013	15.8013
PHP	PHILIPPINES PESO	100	2.8255	-	-
PKR	PAKISTAN RUPEE	100	1.3388	-	-
SAR	SAUDI RIYAL	100	37.7530	36.0530	-
SEK	SWEDISH KRONA	100	16.1129	15.6129	15.3129
THB	THAI BAHT	100	4.1714	3.9714	3.8914
TWD	NEW TAIWAN DOLLAR	100	4.6500	-	-
KRW	KOREAN WON	1000	1.2600	-	-
VND	VIETNAMESE DONG	1000	0.0618	-	-

3.2 For the avoidance of doubt:-

- (i) each principal Cardmember's spend on Local Eligible Transaction(s) and/or Overseas Eligible Transaction(s) will go towards meeting the Minimum Spend of that principal Cardmember only;
- (ii) each supplementary Cardmember's spend on Local Eligible Transaction(s) and/or Overseas Eligible Transaction(s) will go towards meeting the Minimum Spend of that supplementary Cardmember only; and
- (iii) the Minimum Spend of a principal Cardmember cannot be fulfilled by Local Eligible Transaction(s) and/or Overseas Eligible Transaction(s) performed by a supplementary Cardmember and vice versa.

3.3 (i) For the purposes of the Promotion, the following terms have the following meanings:-

- (a) **"Charge Slip"** means the original and physical payment receipt or record issued by a merchant evidencing that a Cardmember has effected a valid payment transaction with the merchant (whether for the purchase of goods or services) through an Eligible Card(s) of that Cardmember and which such receipt or record reflects the last 4 digits of such Eligible

Card(s)'s 16- digit cardnumber.

- (b) “**Local Eligible Transaction(s)**” means a transaction(s) for the purchase of goods and/or services in Singapore which is successfully charged to a Cardmember's Eligible Card(s) during the Qualifying Period and which is successfully captured/posted on UOB's systems during the Qualifying Period, **but EXCLUDES** any transactions **without Charge Slips**, any transactions made **online**, installment payments under Instalment Payment Plan for purchases not made during the Qualifying Period, payments made to government agencies (including all ministries, statutory boards, organs of state and public services such as **hospitals, polyclinics, schools**, listed at <http://app.sgdi.gov.sg>), **insurance companies, educational institutes**, PayPal, AXS, charities, rental, court fees, fines, bail, bond, tax, fund transfers, payment of funds to prepaid accounts (including but not conclusive: EZLINK, EZ Link, EZ-Link, FlashPay ATU, TRANSIT LINK), recurring bill payments, utilities bill payments, transactions for balance and/or funds transfer, UOB SmartPay, UOB Lady's LuxePay, UOB Pay Anything or Payment Facility, UOB Personal Loans, cash advances, cash advance fees, bank annual fees, late fees, reversals, interest, any finance charges and/or any transaction that was subsequently cancelled, voided or reversed for any reason.
- (c) “**Overseas Eligible Transaction(s)**” means a transaction(s) for the purchase of goods and/or services outside of Singapore which is successfully charged to the Cardmember's Eligible Card(s) in a currency other than Singapore Dollars (“**Foreign Currency**”) during the Qualifying Period and which is successfully captured/posted on UOB's systems during the Qualifying Period, **but EXCLUDES** any transactions **without Charge Slips**, any transactions made **online**, installment payments under Instalment Payment Plan for purchases not made during the Qualifying Period, payments made to **insurance companies, educational institutes**, PayPal, AXS, charities, rental, court fees, fines, bail, bond, tax, fund transfers, payment of funds to prepaid accounts, recurring bill payments, utilities bill payments, cash advances, cash advance fees, bank annual fees, late fees, reversals, interest, any finance charges and/or any transaction that was subsequently cancelled, voided or reversed for any reason.
- (ii) UOB reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the list of transactions described Clause 3.3(i) above which do not constitute “*Local Eligible Transaction(s)*” and “*Overseas Eligible Transaction(s)*”, without giving any reason or prior notice or assuming any liability to any cardholder of an Eligible Card(s) (whether principal or supplementary), and all Cardmembers shall be bound by these amendments.

4. Gift Redemption

- 4.1 The number of Gifts available for redemption are set out in the table in Paragraph 3.1(i) above. The redemption of the applicable Gift will be available from 1 June 2017 until 31 July 2017, on a “**first-come, first-served**” basis and on a “**strictly while stocks last**” basis (“**Redemption Period**”).
- 4.2 Strictly **NO** exchange of any Gift is allowed upon redemption and strictly **NO** reservation of any Gift.
- 4.3 All requests or enquiries on stock balance for any Gift via the UOB Call Centre, UOB Branches, any staff of UOB, the UOB Relationship Managers or redemption centre will be declined and will **NOT** be allowed or entertained. UOB shall not be responsible at any time to notify or update any Cardmember on the availability of any Gift.

4.4 Each Eligible Cardmember will need to bring along **all** of the following documents for redemption of the applicable Gift:-

- (i) **the original or a copy of his/her NRIC or Passport;**
- (ii) **a maximum of ten (10) original Charge Slips which evidences the applicable Minimum Spend and the Minimum Spend Conditions – photocopy, softcopy, written copies, voided copies or duplicates of such Charge Slips are strictly not accepted and will not be entertained; AND**
- (iii) **all of the original Eligible Card(s) described in the Charge Slips referred to in Paragraph 4.4(ii) above (the last 4 digits of the 16- digit cardnumber of each such original Eligible Card(s) must be the same as the last 4 digits of the Eligible Card(s) 16- digit cardnumber described in the applicable Charge Slips referred to in Paragraph 4.4(ii) above) - photocopy and softcopy of such Eligible Cards are strictly not accepted and will not be entertained.**

UOB reserves the right to decline any redemption request for the applicable Gift if any one of the items described above is not produced at the time of redemption.

4.5 The applicable Gift may be redeemed from the following redemption centre during the opening hours:-

ChannelWerkz Redemption Centre
14 Scotts Road Far East Plaza
#04-140 Singapore 228213
Opening hours: Wednesday to Sunday 11am to 7pm
Last day of redemption: 31 July 2017

4.6 If the Eligible Cardmember is unable to come in person to redeem the applicable Gift, the Eligible Customer may, by completing the **Letter of Authorisation** that can be found at uob.com.sg/ladysloa, appoint an authorized representative to redeem the Gift for and on behalf of the Eligible Cardmember. Such authorised representative must present **all** of the following documents for redemption of the Gift:-

- (i) **the completed original printed Letter of Authorisation - photocopy or softcopy of the Letter of Authroisation are not accepted and will not be entertained;**
- (ii) **the original NRIC/Passport of such authorised representative;**
- (iii) **the original Charge Slips referred to in Paragraph 4.4(ii) above;**
- (iv) **a photocopy of the Eligible Cardmember's Eligible Card(s) referred to in Paragraph 4.4(iii) above; AND**
- (v) **a photocopy of the Eligible Cardmember's NRIC or Passport.**

UOB reserves the right to decline any redemption request for the applicable Gift by such authorised representative if any one of the items described above is not produced at the time of redemption.

4.7 (i) Each Gift is not replaceable, exchangeable or refundable for cash, credits or otherwise in full or in part. It is not valid in conjunction with other promotions, discounts, vouchers or privileges.

(ii) The Eligible Cardmember (or, where applicable, his/her authorised representative) must check the Gift that was redeemed before the Eligible Cardmember (or, where applicable, his/her authorised representative) leaves the redemption centre as no

replacement will be made for the redeemed Gift for any reason whatsoever (including, without limitation, for any damaged or lost Gift).

- 4.8 UOB assumes no liability or responsibility for (i) any defects, quality, merchantability, the fitness or any other aspect of each Gift; (ii) the acts or defaults of the manufacturer, merchants and/or supplier; or (iii) for any injury, loss, claim or damage or consequences whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the award, redemption and/or use of each Gift or in connection with the Promotion (including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion and/or each Gift or arising from or in connection with the Promotion), howsoever arising. UOB is not an agent or principal of the manufacturer, merchant and/or suppliers of any of the Gifts. 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 each Gift may impose conditions for use or redemption of such Gift offered in the Promotion.
- 4.9 UOB reserves the right, at its discretion, to replace and/or substitute any of the Gifts with another prize at an equivalent or close to the prevailing recommended retail price of such Gift or decrease and/or increase the number of Gifts that are set out in the table under Paragraph 3.1(i) above without giving reason or prior notice to any Eligible Cardmember or assuming any liability to any party. UOB's determination of the replaced and/or substituted Gift (if any) shall be final, conclusive and binding and no appeal, compensation or payment whatsoever shall be made to any person.
- 4.10 (i) Notwithstanding anything to the contrary, UOB reserves the right to:-
- (a) select another Eligible Cardmember to substitute any Eligible Cardmember and charge the cost of redeemed Gift to that Eligible Cardmember who is subsequently found to be ineligible to participate in the Promotion or disqualified from participating in the Promotion.
 - (b) forfeit any Gift, request to reclaim the redeemed Gift or to request for the refund of any Gift and/or to reclaim and/or to charge the value of the Gift awarded through such methods as UOB may so decide at its discretion (including, without limitation, deducting the value of the Gift redeemed or awarded from the account of an Eligible Cardmember maintained with UOB or requesting the Eligible Cardmember to pay UOB for the cost of the Gift) where:-
 - (1) a Gift has been awarded to that Eligible Cardmember but has yet to be redeemed by that Eligible Cardmember and that Gift subsequently forfeited; or
 - (2) a Gift which is to be awarded or has been awarded and is subsequently forfeited; or
 - (3) that Eligible Cardmember is found to be not eligible for the Gift or is found to be ineligible or disqualified or not entitled to participate in the Promotion; or
 - (4) that Eligible Cardmember is found to have redeemed more than one Gift under the Promotion.
- (ii) UOB shall not be liable to any such party for any payment or compensation whatsoever arising from the above.
- (iii) Any Eligible Cardmember whose applicable Gift has been forfeited or reclaimed or who does not receive the applicable Gift after it has been redeemed shall not be entitled to a replacement gift or any payment or compensation notwithstanding non-receipt of the applicable Gift; Any Gift which is forfeited or reclaimed or which is lost,

misplaced, defaced, stolen or tampered with, misdirected or damaged or which the Eligible Cardmember does not receive are strictly non-replaceable; No payment or compensation whether in cash, credit or kind shall be made for any Gift which is forfeited or reclaimed or lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged or which the Eligible Cardmember does not receive.

- (iv) UOB reserves the right to charge the cost of the Gifts to Cardmembers who redeemed more than one (1) Gift under the Promotion.

5. Participation and Personal Data

- 5.1 Participation in the Promotion is subject to the Terms and Conditions and each Cardmember is deemed to have accepted the Terms and Conditions when he/she participates 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 the Terms and Conditions.
- 5.2 By participating in the Promotion, participating Eligible Cardmembers agree to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Promotion.
- 5.3 By participating in the Promotion, participating Eligible Cardmembers are deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participant, conducting the lucky draw, announcing/publicity of the winners of the lucky draw (including having the participant's photo taken/published), contacting the participant regarding the foregoing, and all purposes and promotions incidental to the Promotion.
- 5.4 The winner shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Promotion at his/her own costs.

6. General

- 6.1 UOB shall not be responsible or liable for:-
 - (i) for any failure or delay in the transmission of any of the Local Eligible Transaction(s) and/or Overseas Eligible Transaction(s) (collectively the "**Eligible Transactions**") or any sale transactions or receipt of evidence of sale transactions or the Eligible Transactions by any card associations, acquiring merchants, merchant establishments, merchant acquirer, postal or telecommunication authorities or any other parties which may result in a charge incurred by the applicable principal Cardmember or the applicable supplemental Cardmember of an Eligible Card being omitted (whether from being posted to the Eligible Card account of the principal Cardmember or where applicable, supplemental Cardmember and/or posted or captured in UOB's system or otherwise) during the Qualifying Period;
 - (ii) for any late posting of any of the Eligible Transactions (or any part thereof) or for any failure in the Eligible Transactions (or any part thereof) being transacted by Eligible Card account of the participating Cardmember or being captured in UOB's system;
 - (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which is not received in time;
 - (iv) for any breakdown or malfunction in any computer system or equipment;
 - (v) if UOB is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authorities or service provider, the failure of any machine,

computer system or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB; or

- (vi) for any cost, damage, claim of, loss to or expenses of any Cardmember or any other person in connection with the Promotion, howsoever arising.
- 6.2
- (i) 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.
 - (ii) UOB is not an agent or principal 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.
 - (iii) 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 relating to the Promotion without prior notice or giving any reason or being liable to any person. No correspondence appeal or claims will be entertained.
- 6.3
- In the event of any inconsistency or discrepancies between the Terms and Conditions and any brochure, marketing or promotional material or any other material relating to the Promotion or the Gift, the Terms and Conditions will prevail.
- 6.4
- Notwithstanding anything to the contrary, UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate or the Promotion and/or to vary, amend, add or delete any of the Terms and Conditions herein (including, but not limited to, the Qualifying Period, the eligibility terms and criteria, and the timing of any act to be done, how each of the applicable Cardmembers is to be notified that she is eligible for the applicable reward referred to in that paragraph) without giving any reason or prior notice or assuming any liability to any person and no appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by UOB. All Cardmember shall be bound by the amendments.
- 6.4
- UOB has the discretion to make decisions on all matters relating to or in connection with the Promotion. UOB's decision on all matters relating to the Promotion are at its discretion and shall be final, conclusive and binding on the Cardmember. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with the Cardmember or any persons on any matter concerning the Promotion or its decision and no appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by UOB.
- 6.5
- The terms and conditions of the prevailing UOB Cardmembers Agreement (the “**Standard Terms**”) shall continue to be binding on all Cardmembers. Please visit uob.com.sg for the Standard Terms. The Terms and Conditions herein shall prevail in the event of any inconsistency between: (i) the Terms and Conditions herein and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein; (ii) the Terms and Conditions herein and the Standard Terms in so far as it relates to the Promotion.
- 6.6
- All information is correct at the time of publishing or printing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 6.7
- The Promotion, the Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of Singapore, and all Cardmembers who

participate in the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.

- 6.8 A person who is not a party to the Terms and Conditions or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any such term or term of such agreement.
- 6.9 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.