



Terms and conditions for United Overseas Bank Limited ("UOB") Privilege Banking New-to-Card 1-night stay at W Singapore, Sentosa Cove promotion ("Promotion")

1. This Promotion is open to individuals who meet all the following conditions:
 - a. are not holders of any UOB credit card;
 - b. have received a direct mailer invitation from UOB to apply for the Card; and
 - c. have applied for the Card via SMS and received the Card between 2 October 2017 and 15 November 2017; and
 - d. are the principal cardholders of the Card issued; ("Cardmembers").
2. This Promotion is not valid for any existing Card that is issued by UOB before 2 October 2017.
3. Only retail transactions made locally or overseas which are successfully carried out and charged to the Principal & Supplementary Card(s) within the first thirty (30) days from the date the card is issued ("Promotion Period") will be taken into account for this Promotion ("Eligible Transactions").
4. Eligible Transactions shall exclude: (i) cash advances, late payment, personal loan, balance and/or funds transfer, SmartPay, payments at government agencies, utilities bill payments, fees, chargebacks, interests, reversals, interest charges and any finance charges imposed by UOB; (ii) transactions relating to top-ups of any pre-paid card and brokerage / securities; (iii) any transaction that is subsequently cancelled, voided or reversed for any reason; (iv) any gambling related transactions and any other transactions we may exclude from time to time without prior notice or giving reasons. 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.
5. To qualify for this Promotion, Cardmembers must charge to their Card a minimum spend of S\$8,000 ("Qualifying Amount") during the Promotion Period ("Qualified Cardmembers").
6. The top 100 Qualified Cardmembers ("Qualifiers") with the highest accumulated Eligible Transaction amount during the Promotion Period will qualify for the complimentary 1-night stay at W Singapore, Sentosa Cove – Fabulous Room inclusive of breakfast for two(2) at the kitchen table worth S\$988 ("Gift").
7. Qualifying Amount will be determined in Singapore Dollar Currency and based on posting dates reflected on statement during the Promotion Period.
8. The Qualified Cardmember's Card account must be in good standing and not voluntarily or involuntarily cancelled, terminated, closed or suspended at any time during the Promotion Period or such other date as may be decided by UOB at its absolute discretion.
9. Limited to one (1) Gift per Qualifier and the Gift is not exchangeable for cash, credit, other gifts or benefit of any kind.
10. Each Qualifier will be sent a notification letter to the Qualifier's last known mailing address as per UOB's records by 31 January 2018 containing details for the redemption of the Gift by 31 March 2018. UOB shall not be liable or responsible, in any way, for any loss, misplaced, damage or delay in the Qualifier's receipt of the notification letter.
11. UOB reserves the right to replace the Gift with another reward of similar value in case of unavailability without prior notice.
12. UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of the terms and conditions herein without assuming any



liability to any person, and the Cardmembers shall be bound by these variations, amendments, additions or deletions.

13. In the event that any Qualifier is subsequently discovered to be ineligible or not entitled to participate in this Promotion to receive the Gift, UOB reserves the right to forfeit / reclaim the Gift or the value of the Gift from Cardmember, and dispose of the same in such manner as UOB deems fit without any liability on the part of UOB to any persons.
14. UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa acquiring merchants, merchant establishments, Visa International Incorporated, postal or telecommunication authorities or any other parties which may result in a charge incurred by the Principal Cardmember and/or his/her Supplementary Cardmember(s) being omitted from the Promotion Period.
15. Cardmembers shall continue to be bound by the terms and conditions governing UOB Cardmember Agreement and the UOB Privilege Banking Terms and Conditions. In the event of any inconsistency between UOB Cardmember Agreement, the UOB Privilege Banking Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail to the extent that any such inconsistency pertains to the Promotion.
16. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defaults in the goods and services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the respective merchant(s). The merchant(s) may apply conditions to the redemption of the goods and services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
17. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty, whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is accurate at the time of printing.
18. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the cardmembers hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
19. Unless otherwise provided herein, a person who is not a party to these Terms and Conditions and/or agreement governed by the Standard Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any term of such agreement or any of these Terms and Conditions.

United Overseas Bank Limited Co. Reg. No.193500026Z

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