

**2X UNI\$ Promotion on Overseas Spending for
PLATINUM/SIGNATURE/INFINITE CARDS (the "Promotion")**

1. The Promotion is open to all UOB Principal **PLATINUM/SIGNATURE/INFINITE** Credit Card account holders ("Cardmembers") whose credit card accounts are in good standing, as determined by UOB Card Centre at its sole discretion with the following exceptions:

- (i) SingTel and ONE Card Credit Cardmembers; and
- (ii) Corporate and Business Credit Cardmembers whose companies have declined participation or whose accounts have been terminated during term of this Promotion.

2. The Promotion is applicable to overseas transactions ("overseas spending") performed on the following dates: 1 Nov to 31 Dec 2007 (all dates inclusive) (the "Promotion Period").

3. To qualify for the Promotion, the Cardmember has to incur a minimum of overseas spending of S\$5,000 for the period 1 Nov – 31 Dec 2007. Bonus UNI\$ will be awarded only once during the Promotion Period to the Principal Cardmember.

4. Annual fee charges, interest charges, late payment charges, finance charges, cash advance transactions, balance transfers and other miscellaneous fees and charges will not be taken into account for the purpose of the calculation of the minimum criteria of overseas spending of S\$5000.

5. 2X UNI\$ consists of the existing 1 time UNI\$ earned plus the additional bonus of 1X UNI\$. The existing 1 time UNI\$ earned will be awarded to Cardmembers upon each posted transaction while the additional bonus 1X UNI\$ will be reflected in Cardmembers' Feb 2008 statement. The additional bonus 1X UNI\$ is capped at UNI\$1,000 per Principal Cardmember.

6. The bonus UNI\$ shall be awarded based on accumulated spending on the Principal and Supplementary (if any) credit cards during the Promotion Period. Bonus UNI\$ due to the Supplementary Cardmember(s) will be credited to the Principal Cardmember's account and can only be used by the Principal Cardmember.

7. The Promotion is not applicable to transactions made with 0% Instalment Payment Plans and SmartPay.

8. Cardmembers will earn UNI\$ based on spending charged to the different cards with the additional bonus 1X UNI\$ capped at UNI\$1,000 per Principal Cardmember. Principal credit card account(s) that is/are terminated before/at point of awarding will not be entitled to the bonus UNI\$. The promotion is accumulative with any other concurrent UNI\$ promotions.

9. The computation of the Bonus UNI\$ shall be determined by UOB at its sole and absolute discretion and any decision(s) shall be final and binding.

10. UOB reserves the right not to disclose any information to Cardmembers prior to the end of the Promotion.

11. Notwithstanding anything herein, UOB has the absolute discretion at any time to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification, including but not limited to the eligibility terms and criteria, and the timing of any act to be done, and all participants shall be bound by these amendments.

12. UOB shall not be liable in any way to any person for any loss or damage arising from or in connection with this promotion, howsoever caused (including without limitation any error in the award of Bonus UNI\$, breakdown or malfunction in any computer system or equipment, any misdirected or lost notice and any act or omission by any person).

13. The UOB General Terms and Conditions[^] Apply.

[^]Please refer to www.uobgroup.com for full terms and conditions.