

Terms & Conditions for the “S\$40 with additional S\$40 Cash Credit” Promotion (“Promotion”):

1. The Promotion is open to all new principal individual applicants (“**Applicant**”) who applies via uob.com.sg (“**Application**”) for a principal credit card issued by United Overseas Bank Limited (“**UOB**”) in Singapore (“**Principal Credit Card**”) during the period commencing from 7 August 2015 to 31 October 2015 (both dates inclusive) (“**Promotion Period**”) and the Applicant’s Application must be approved by UOB during the Promotion Period. The Promotion shall not apply to the following Applicants:-
 - (i) individual applicants who are holding any active principal credit cards issued by UOB in Singapore; or
 - (ii) who had cancelled his/her principal UOB credit card(s) six (6) months prior to 7 August 2015; or
 - (iii) any other persons as UOB may decide to exclude at its discretion without notice and without furnishing any reason.
2. Promotion is not applicable to applicants who applied for the UOB Lady’s Platinum Card.
3. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
4. The first (1st) four hundred (400) Applicants (“**Winner**”) who activates (i.e. unblocks) his/her Principal Credit Card issued pursuant to the Application and charges a minimum of S\$500.00 worth of transactions to that new principal Credit Card within the thirty (30) days from the approval date of that Principal Credit Card will each qualify for S\$40.00 cash credit (“**Activation Gift 1**”). All Transactions must be posted and captured in UOB’s system during this thirty (30) days period in order to qualify for the Activation Gift 1. For the avoidance of doubt, each Winner is only eligible to one (1) S\$40.00 cash credit, regardless of the number of Principal Credit Card that may have been applied for, issued in the name of the Winner, activated and used by the Winner in accordance with this Paragraph 4.
5.
 - (i) In addition to Paragraph 4 above, each Winner shall qualify for an additional S\$40.00 cash credit (“**Activation Gift 2**”) if he/she:-
 - (a) graduated from a tertiary institution during academic year 2014; or
 - (b) will be graduating or have graduated from a tertiary institution during academic year 2015.
 - (ii) To determine whether any Winner fulfills the graduation requirement described above, he / she will need to have enrolled for the Promotion by completing and submitting the online enrollment form relating to the Promotion (available at www.uob.com.sg/credit-cards/80-cash.html) at the same time he/she completed and submitted the Application, and he/she will be required to produce proof (“**Documentary Proof**”) of his/her graduation year in such form as may be requested by UOB at its discretion and as and when requested by UOB at its discretion. UOB shall send a notification letter to the Winner no later than 31 December 2015 to set out details on, inter alia, how and when the Documentary Proof is to be furnished to UOB. UOB shall destroy the Documentary Proof once UOB has verified the contents therein for the purposes of the Promotion.
 - (iii) For the avoidance of doubt, UOB has the right and discretion to determine whether a party has met the requirements set out under this Paragraph 5.
6.
 - (i) The Activation Gift 1 and, where applicable, the Activation Gift 2 (collectively “**Activation Gifts**”) and each an “**Activation Gift**”) will be credited into the applicable Winner’s Principal Credit Card account by 31 December 2015 provided that such crediting shall not be made if on the date of crediting of the Activation Gift, the Winner’s Principal Credit Card account is:-

- (a) not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion; or
- (b) voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.

The Winner's Principal Credit Card account referred to above shall be account of the Principal Credit Card used by the Winner to fulfill the criteria under Paragraph 4 above.

- (ii) Cash crediting notification letters will be sent by 31 December 2015 to the last known address of each of the Winner based on UOB's records to inform the Winner that he/she is entitled to the Activation Gift 1 and, where applicable, the Activation Gift 2.
7. UOB may at its discretion forfeit the Activation Gifts, or, if already awarded, reclaim the Activation Gifts at the expense of the Winner (whether by deductions to the Winner's UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever:-
- (i) the Winner's Principal Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened; or
 - (ii) UOB subsequently discovers that the Winner is not eligible to participate in the Promotion and/or to receive all or any of the Activation Gifts.
8. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or being liable to any person, replace or substitute the Activation Gift with any other gift of equal or similar value selected by UOB. UOB will not be liable for any late transaction postings affecting any Applicant's eligibility to qualify for the Activation Gift. Neither of the Activation Gifts are exchangeable for cash, credit or other goods and services whether in full or in part and they are not refundable or replaceable.
9. UOB does not assume any liability or responsibility for and will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of or purchase of the cash rebates, goods and services offered in or associated with the Promotion or any of the Activation Gifts 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 any of the Activation and/or use of the goods or services offered in the Promotion or arising from or in connection with the Promotion howsoever arising.
10. UOB shall not be responsible to ensure that the transactions are posted promptly and/or that Applications are received promptly. UOB shall also not be liable or responsible in any manner whatsoever for:-
- (i) any failure or delay in the transmission of transactions by Visa International/MasterCard/American Express/CUP/JCB/UPI, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by the Applicant being omitted during the period described in Paragraph 4 above; or
 - (ii) any late posting of the transactions and thereby affecting the Applicant's eligibility for this Promotion or any of the Acquiring Gifts; or
 - (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - (iv) 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 or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB; or
- (v) for any breakdown or malfunction in any computer system or equipment; or
 - (vi) any communication or letter which is misdirected or lost in the post or which is not received by the intended recipient; or
 - (vii) any loss to or expense of any Applicant or any other person in connection with the Promotion, howsoever arising including without limitation, to any of the aforesaid.
11. By participating in the Promotion, the Applicant:-
- (i) agrees 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; and
 - (ii) is deemed to have consented to the collection, use and disclosure of his/her personal data (including, but not limited to, the Documentary Proof) by UOB for verifying the eligibility of the Applicant, conducting the Promotion, announcing/publicity of the Winners and the Promotion (including having the Applicant's photo taken/published), contacting the Applicant regarding the foregoing, and all purposes and promotions incidental to the Promotion.
12. UOB may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, delete, vary, supplement, amend or modify any one or more of the terms and conditions of the Promotion. UOB's determination of all matters in connection with the Promotion and the Activation Gifts shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or any of the Activation Gifts. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive any of the Activation Gifts.
13. The prevailing UOB Cardmembers Agreement ("Terms") apply and is to be read together with these terms and conditions relating to the Promotion set out herein. Refer to uob.com.sg for the full Terms. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion and any of the Terms, the terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion. While all information provided herein is believed to be correct and reliable at the time of printing of this letter, UOB makes no representation or warranty whether expressed 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 Singapore) to enforce or enjoy the benefit of any term of such agreement.
15. These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.
16. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.