

Terms and Conditions of the United Overseas Bank Limited 25% Cashback on Online Shipping Fees Promotion ("Terms and Conditions")

Definitions

"Award" means the cash rebate of 25% of the online shipping or delivery fees incurred from freight forwarding services of a Selected Freight Forwarder on the first Qualified Transaction of the Promotion Period, when the Qualifying Spend has been met. The Award is capped at \$\$200 and may only be received once by each Eligible Cardmember.

"Eligible Card Accounts" means UOB credit / debit card account(s) on personal liability issued by UOB in Singapore which are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB.

"Eligible Cardmember" shall mean any existing principal or supplementary cardmember holding an Eligible Card Account. .

"Excluded Transactions" means credit or debit card transaction(s) in respect of installment payments, cash advances, balance and/or funds transfers, SmartPay, annual fees, cash advance fees, late fees, reversals, interest, finance charges made by an Eligible Cardmember using an Eligible Card Account and/or any transaction that is subsequently cancelled, voided or reversed for any reason, and any other transactions as may be prescribed by UOB.

"Promotion" means the UOB 25% Cashback on Online Shipping Fees Promotion.

"Promotion Period" means the period commencing at 0000 hours on 15 November 2013 to 2359 hours on 31 December 2013 (Singapore date and time inclusive).

"Qualifying Spend" means a total expenditure of S\$1,500.00 or more in Qualified Transactions charged to an Eligible Card Account by an Eligible Cardmember during the Promotion Period..

"Qualified Transactions" means credit or debit card retail transaction(s) successfully charged from an overseas point-of-sale terminal or online retail store in a foreign currency to an Eligible Card Account and captured/ posted on UOB's systems during the Qualifying Period, not including Excluded Transactions.

"Selected Freight Forwarders" means Borderlinx.com (www.borderlinx.com/uob-sg) and Comgateway Deliver (www.comgateway.com).

"Standard Terms" means the UOB Cardmember Agreement and the UOB Rewards terms and conditions prevailing from time to time, available at www.uob.com.sg

"UOB" means United Overseas Bank Limited.

1. Eligibility

- 2.1 To receive the Award, Eligible Cardmembers must:
 - a) hold an Eligible Card Account;

- b) successfully register for the Promotion by way of SMS Registration;
- c) charge the Qualifying Spend in Qualified Transactions to their Eligible Card Account during the Promotion Period;
- d) incur shipping or delivery fees on their Qualified Transaction; and
- e) use the freight forwarding service of a Selected Freight Forwarder.
- 2.2 The following Eligible Cardmembers shall be disqualified from participating in the Promotion:-
- (a) Eligible Cardmembers whose Eligible Card Account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime on or during the Qualifying Period. Termination of a supplementary Cardmember's Eligible Card account will not by itself disqualify the applicable Eligible Cardmember from the Promotion; or
- (b) Eligible Cardmembers whose card account is 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
- (c) Eligible Cardmembers who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (d) Eligible Cardmembers that UOB may decide to exclude, at its discretion, without prior notice at any time during the Qualifying Period.

3. SMS REGISTRATION

- 3.1 Eligible Cardmembers must register for the Promotion by submitting a SMS to 77862 in the format "UOBSHIP<SPACE>UOB Cardnumber" during the Promotion Period.
- 3.2 Successful registrations will receive a confirmation SMS.
- 3.2 Any incomplete or inaccurate SMS will not be considered for the Promotion.
- 3.3 Each Eligible Cardmember may only register once regardless of the number of Eligible Card Accounts the Eligible Cardmember may hold.
- 3.4 As the SMS vendor is a third party, any delay in the transmission or receipt of any SMS cannot be attributed to the UOB.
- 3.5 The Eligible Cardmember shall be solely responsible for all fees and charges imposed by service providers for the sending or receipt of any SMS sent in connection with the Promotion.
- 3.7 By registering for the Promotion by way of SMS Registration, the Eligible Cardmember consents to the disclosure of information relevant to this Promotion to the SMS vendor engaged by UOB.

4. The Award

- 4.1 The Award applies to first online shipping or delivery chargeas incurred on the Eligible Card Account during the Promotion Period for the freight forwarding services of Selected Freight Forwarders only.
- 4.2 Each Eligible Cardmember may only receive the Award once.

The Award will be credited directly into the Eligible Card Account on or before 28 February 2014.

- 4.3 The Award will be rewarded in addition to any usual UNI\$ earned for the Eligible Card Account in accordance with the Standard Terms.
- 4.4 The Award is to be determined by UOB at its discretion based on its records of transactions. UOB is entitled, for any reason, and at any time without liability or prior notice, to suspend the calculation and accrual of rebates, to rectify any errors in the calculation or otherwise adjust such calculation. Adjustments will be made to the Award if there is any credit posted to the Eligible Card Account including those arising from returned goods or services, from billings disputes, or any other reason at the discretion of UOB.
- 4.5 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Award, UOB reserves the right to forfeit/reclaim the Award and award it in such manner and to such persons as UOB deems fit without any liability on the part of UOB. No payment or compensation whether in cash, credit or kind shall be made to the Cardmember for the forfeited/ reclaimed Award.
- 4.6 The Award is not transferable or exchangeable in full or in part.

6. General

- 6.1 UOB shall not be liable for:
- (a) any cost, loss or expenses arising in any manner howsoever in connection with the Promotion other than losses arising from the sole negligence or willful misconduct of UOB;
- (b) any failure or delay in transmission of sale transactions by MasterCard/Visa/American Express/CUP acquiring merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other parties;
- (c) for any late posting of the Qualified Transactions or for any failure in the Qualified Transactions being transacted and accrued to the Eligible Card Account or being captured in UOB's system;
- (d) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
- (e) for any breakdown or malfunction in any computer system or equipment.
- 6.2 The terms and conditions herein are supplemental to the Standard Terms. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.
- 6.3 In the event of any inconsistency between the terms and conditions herein and any other material relating to the Promotion, the terms and conditions herein shall prevail.
- 6.4 UOB is not responsible if it is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including the SMS vendor 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 the Bank.
- 6.5 UOB is not responsible for any failure or delay in the transmission of sale transactions by MasterCard/ Visa/ JCB/ CUP/ American Express Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other parties.

- 6.6 UOB's determination of all matters relating to or in connection with the Promotion shall be final and conclusive.
- 6.7 UOB reserves the discretion to vary any of the terms and conditions herein including but not limited to varying any of the Qualifying Period, the eligibility criteria, or terminating this Promotion, at the UOB's discretion without notice of reason and without assuming any liability to any person.
- 6.8 All information is correct at the time of publishing.
- 6.9 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 6.10 Any cardmember who participates in the Promotion is deemed to have accepted these Terms and Conditions.
- 6.11 The terms and conditions herein shall be governed by the laws of the Republic of Singapore.