Terms and Conditions governing the [UOB Visa / UOB Visa Infinite] Credit Card Spend with Singapore Airlines

Terms & Conditions: The United Overseas Bank Limited ("UOB") SIA-VISA Business Class Special for Two promotion ("Promotion") is open to all UOB Visa Credit/Debit cards issued in Singapore. The Promotion is exclusive to UOB Visa cards from 1 October to 12 October 2014 and applicable to all Visa cards from 13 October to 30 November 2014 ("Promotion Period"). Full payment must be made with [UOB Visa Credit/Debit cards]. The Promotion is not valid with other on-going promotions, discounts, vouchers and other privileges.

Travel Terms & Conditions: Advertised fares include taxes and surcharges which are subject to currency fluctuations. Advertised fares are available for purchase during the Promotion Period, subject to seat availability and flight restrictions. Fares are per person in Business Class for return travel out of Singapore from 1 November 2014 to 28 February 2015 ("Travel Period"). Travel must complete by 28 February 2015. A minimum of 2 passengers must travel together on the entire itinerary for the Promotion to apply. A 7-day advance purchase prior to departure out of Singapore is required. Tickets are not interchangeable for travel on other airlines. Changes outside of the terms and conditions will result in additional charges. Merchant terms and conditions apply. Full details can be found at singaporeair.com/visa.

Cash Rebates for UOB Visa Infinite, Privilege Banking or Reserve Cardmembers: The first 200 qualified Principal and/or Supplementary cardholder of a UOB Visa Infinite, UOB Privilege Banking or UOB Reserve card ("Cardmember"): (i) with the highest accumulated spend of a minimum of two (2) Singapore Airlines air tickets on their UOB Visa Infinite, UOB Privilege Banking or UOB Reserve Card based on the earliest posting date during the Promotion Period; and (ii) book through UOB Travel Planners Pte Ltd, will qualify for a \$\$300 cash rebate ("Gift"). The qualifying transactions exclude card transactions that were subsequently cancelled, voided or reversed for any reason and any other transactions as may be prescribed by UOB. To be eligible for this Gift, the Cardmember must have UOB Visa Infinite card which is/are valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion. The Gift will be awarded 30 days after the Travel Period. The date of qualifying transaction during the Promotion Period will be determined based on posting dates. For the avoidance of doubt, the benefit of all qualifying transactions incurred by a Supplementary Cardmember in respect of this Promotion shall accrue to the Principal Cardmember. No advance crediting of cash rebate will be entertained. Limited to one (1) Gift per Qualifier and the Gift is not exchangeable for cash, credit, other gifts or benefit of any kind. The Gift is available on first come first serve basis. A redemption letter for the Gift will be sent by mail to the Qualifier's last known mailing address as per existing UOB's Card Centre's records by 13 Apr 2015.

For Booking through UOB Travel: No deviation of any passenger throughout the journey is allowed. For totally unused tickets, a cancellation fee of US\$300 for Business Class (D booking class). For totally unused tickets, please note that additional agency administration fees of S\$75 and S\$100 per ticket apply for changes and refunds respectively. For partially unused tickets, refund, if any, will be the difference between the fare paid and the applicable fare for the journey completed less the cancellation fee of USD\$300. For any cancellation, please advise UOB Travel Pte Ltd ("UOB Travel") at least 48 hours before the departure date. Refund can only be made through UOB Travel. All information is correct at time of publishing and subject to changes without prior notice. UOB Travel reserves the right to vary, amend and delete any of these terms and conditions at any time and from time to time, without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments. UOB Travel shall not be liable to or for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters. Other terms and conditions apply. Full details can be found at www.airpromo.UOBTravel.com.

General Terms & Conditions: UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in the Promotion. UOB is not an agent of the merchant and makes no representation as to the quality of goods and services provided. Any dispute about the quality or service standard must be resolved directly with the merchant. 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. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility for its completeness or accuracy. UOB may vary the terms and conditions or discontinue the Promotion and/or any privilege at any time without any notice or liability to any party. United Overseas Bank Limited Co. Reg. No. 193500026Z