

Terms and Conditions of the United Overseas Bank Limited 1% Travel Cashback Promotion ("Terms and Conditions")

1. Definitions

"Award" means the rebate amount of S\$25, being 1% of the Qualifying Spend, awarded to the first 1,000 Eligible Cardmember's Eligible Card account when the Qualifying Spend has been met.

"Promotion" means the United Overseas Bank Limited 1% Travel Cashback Promotion.

"Promotion Period" means the period commencing at 0000 hours on 16 Jun 2013 to 2359 hours on 31 July 2013 (Singapore date and time inclusive).

"Qualifying Spend" means a Transaction expenditure of the equivalent of S\$2,500.00 or more in a foreign currency charged to the Eligible Card account during the Promotion Period at an overseas point-of-sale terminal.

"Eligible Cardmembers" means pre-selected existing principal Cardmembers who hold credit 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.

"Transactions" means credit card retail transaction(s) charged at an overseas at point-of-sale in a foreign currency, successfully charged to the Eligible Card account and captured/ posted on UOB's systems during the Qualifying Period, excluding Excluded Transactions. Transactions charged by supplementary Cardmembers do not accrue to the benefit of the respective principal Eligible Cardmember in respect of the Promotion.

"Excluded Transactions" means credit 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 the Cardmember using the Eligible Card account and/or any Transaction that was subsequently cancelled, voided or reversed for any reason, and any other transactions as may be prescribed by UOB.

"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

2. Eligibility

2.1 To be eligible to receive the Award, Cardmembers must:

- (a) be identified and pre-selected by the Bank to participate in this Promotion;
- (b) be amongst the first 1,000 Eligible Cardmembers to accrue the Qualifying Spend on one card account during the Qualifying Period.

2.2 The following Cardmembers shall be disqualified from taking part in the Promotion: -

- (a) Any Cardmember 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) whose Eligible 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) those 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.

3. The Award

3.1 An Eligible Cardmember may only receive the Award once.

3.2 The Award will be rewarded in addition to any usual UNI\$ earned for the Eligible Card account in accordance with the Standard Terms.

3.3 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.

3.4 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.

3.5 The Award is not transferable or exchangeable in full or in part.

4. Obligations of Participation

4.1 Eligible Cardmembers who participate in the Promotion are deemed to have accepted these Terms and Conditions.

5. General

5.1 The Bank 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 the Bank;

- (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 Transactions or for any failure in the 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
- 5.2 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.
- 5.3 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.
- 5.4.1 The Bank's determination of all matters relating to or in connection with the Promotion shall be final and conclusive.
- 5.4.2 The Bank 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 Bank's discretion without notice of reason and without assuming any liability to any person.
- 5.5 All information is correct at the time of publishing.
- 5.6 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 5.7 The terms and conditions herein shall be governed by the laws of the Republic of Singapore.