

**Online Credit Card Application S\$30 Give-away (“Promotion”) Terms and Conditions:**

1. H&M is not a partner of this UOB Promotion. Please contact 1800 222 2121 for enquiries relating to this Promotion.
2. H&M gift cards worth S\$30 each are limited to the first 1,000 new principal UOB Credit Card approved online credit card applications from now to 31 January 2012.
3. To qualify for this Promotion, Cardmembers must successfully submit their application for the new principal UOB Credit Card online via uob.com.sg OR Personal Internet Banking and make at least one (1) transaction using the new card(s) by 29 February 2012 (“Transaction”).
4. Supplementary Cardmembers are not eligible for this Promotion.
5. Each approved principal UOB Credit Card Member (“Qualified Cardmember”) will be entitled to receive one (1) S\$30 H&M gift card per Qualified Cardmember regardless of the number of UOB Credit Cards applied for.
6. The following does not constitute a transaction for purposes of this Promotion: Funds transfer; interest free loan; cash advance; annual fees; interest or any other finance charges.
7. Gift cards will be sent to Qualified Cardmembers by 31 March 2012.
8. The gift cards are neither transferable nor exchangeable for credit, cash or benefit in kind in all cases. UOB will not replace lost or stolen gift cards.
9. United Overseas Bank (“UOB”) reserves the right to replace the gift cards with an item of similar value in the case of stock unavailability without giving prior notice or reasons to.
10. UOB reserve the right to terminate/vary/withdraw/substitute this Promotion and/or the terms and conditions of this Promotion at any time, without prior notice and without having to disclose any reason thereof and without payment or compensation whatsoever.
11. UOB’s decision on all matters relating to or in connection with the Promotion shall be final and binding on the Cardmembers.
12. While the information provided herein is believed to be reliable at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
13. The gift cards are subject to further terms and conditions of the respective merchants.
14. Employees of UOB and its subsidiaries and any other parties who are directly involved in organising and/or promoting this Promotion are not eligible to participate in this Promotion.
15. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for the redemption of the good or services. 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.