

Designer glamour to have and hold



Make a statement with an exclusive UOB Lady's Card X Vivienne Tam clutch

Simply spend S\$3,000 from 16 January to 31 March 2017 to receive your limited-edition accessory.

Register now and spend on your UOB Lady's Card:
SMS **LadysVT** to **NRIC** to **77862**.



UOB Lady's Card



Make the most of your Lady's Card privileges.

Enjoy up to
10X UNIS*
on shopping and taxi rides

Earn up to
\$1,216 interest annually^
with the UOB Lady's Card X One Account

Visit UOBLadys.com/sg now for more information.

Terms and conditions: Image is for illustration purposes only. Promotion is valid from 16 January to 31 March 2017. Cardmembers must register by sending **LadysVT** to **NRIC** to **77862** by 31 March 2017; and the first 1,000 Cardmembers to conduct Eligible Transactions amounting to at least S\$3,000 within the Qualifying Period shall be eligible to receive a Limited Edition Vivienne Tam Clutch. By submitting this SMS, you consent to United Overseas Bank Group ("UOB") collecting, using and disclosing your personal data for the purposes of this promotion and to contact you regarding your SMS enrolment via voice calls or text messages or email. This is in addition to any other consent which you may have provided to UOB in respect of the collection, use and/or disclosure of your personal data and shall be without prejudice to and does not derogate from UOB's rights to collect, use and/or disclose your personal data under the law. Eligible Transactions refer to transactions for the purchase of goods and/or services (local and/or overseas card transactions) which are successfully charged to the Card account of a Cardmember during the Qualifying Period, and which are also successfully posted and captured in UOB's system during the Qualifying Period but shall not include any Exclusions. Eligible Cardmembers will be notified by 30 June 2017. Visit bit.ly/LadysVT for full terms and conditions.

* Total interest of S\$1,216 earned in a year, is calculated based on a customer maintaining a Monthly Average Balance of S\$50,000 in her UOB One Account, spending S\$500 monthly on her card and crediting her salary of minimum S\$2,000 monthly, for one year, and at an Effective Interest Rate (EIR) of 2.43% p.a. **Deposit Insurance Scheme:** Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member.

* Terms and conditions apply for all above mentioned privileges/benefits. Visit UOBLadys.com/sg for details.

United Overseas Bank Limited Co. Reg. No. 193500026Z

Terms and Conditions Governing UOB Lady's Limited Edition Vivienne Tam Clutch Promotion ("Terms and Conditions")**1. Eligibility**

1.1 The "UOB Lady's Limited Edition Vivienne Tam Clutch Promotion" (the "**Promotion**") is only open to Cardmembers (as defined below) subject to these Terms and Conditions.

1.2 For the purposes of the Promotion, the following terms are defined as follows:-

(i) "**Cardmembers**" shall mean all existing and new principal holders of a Card and who has complied with all of the following:-

(a) has successfully registered herself to participate in the Promotion via Electronic Short Message Service ("**SMS**"), by keying in "**LadysVT<space>NRIC Number**" and sending it to 77862 using her last known registered mobile number with UOB and UOB must have received the said SMS during the Qualifying Period, and an acknowledgement SMS will be sent to that last known registered mobile number with UOB for each successful SMS registration received by UOB; and

(b) whose Card account is, in the opinion of UOB, valid, subsisting, in good standing and is not determined by UOB as being delinquent or unsatisfactorily conducted.

(ii) "**Card**" shall mean any one of the following cards that are issued by United Overseas Bank Limited ("**UOB**") in Singapore:-

- (a) UOB Lady's Classic Card;
- (b) UOB Lady's Platinum Card;
- (c) UOB Lady's Solitaire Card;
- (d) UOB Lady's Solitaire Metal Card.

1.3 (i) Without limiting the generality of this Paragraph 1.3, the following shall not be eligible to participate in the Promotion:

(a) any person whose Card account(s) is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between 16 January 2017 and 31 March 2017 (both dates inclusive);

(b) a person who is mentally unsound, facing legal incapacity or is incapable of handling his/her affairs, deceased, insolvent, bankrupt or have any legal proceedings of any nature instituted against him/her or any threat of legal proceedings of any nature instituted against him/her;

(c) any person whose Card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined as being delinquent or unsatisfactorily conducted by UOB in its absolute discretion;

(d) any person UOB may decide to exclude, at its discretion, without prior notice or

giving any reason at any time.

- (ii) Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any person to take part in the Promotion and shall not be obliged to give any reason or prior notice therefore and shall not be liable to make any payment or compensation whatsoever to any person rendered ineligible for participation in the Promotion.
- (iii) For the avoidance of doubt, the termination of a supplementary holder's Card that was issued pursuant to the Card account of the Cardmember will not by itself disqualify that Cardmember from participating in the Promotion.

2. Qualifying Period

- 2.1 The Promotion shall be for a period commencing from 16 January 2017 and 31 March 2017 (both dates inclusive) or such other period as may be determined by UOB in its absolute discretion ("**Qualifying Period**").

3. SMS Registration and SMS Sending

- 3.1 For the avoidance of doubt, each Cardmember is entitled to register only once to participate in the Promotion.
- 3.2 Only SMSes actually received by UOB during the Qualifying Period will be considered for the Promotion. Any incomplete or inaccurate SMS registration or any SMS which is not in the form prescribed in accordance with the Terms and Conditions will not be considered and consequently be disqualified.
- 3.3 The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 3.4 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received by, UOB and/or the Cardmembers. The Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.

4. Promotion Mechanics

- 4.1 Under the Promotion, the first one thousand (1,000) Cardmembers to conduct Eligible Transactions amounting to at least S\$3,000 with the same Card within the Qualifying Period shall be eligible to receive a Limited Edition Vivienne Tam Clutch ("**Eligible Cardmember**").
- 4.2 For the avoidance of doubt, the spending and benefit of all and any Eligible Transactions incurred by a supplementary holder of a Card during the Qualifying Period shall accrue to the respective Cardmember, and each Eligible Cardmember is only entitled to receive one (1) Limited Edition Vivienne Tam Clutch ("**Clutch**") for the entire Promotion.
- 4.3 "**Eligible Transactions**" refer to transactions for the purchase of goods and/or services (local and/or overseas card transactions) which are successfully charged to the Card account of a Cardmember by either that Cardmember or the applicable supplemental

cardholder of that Card account during the Qualifying Period, and which are also successfully posted and captured in UOB's system during the Qualifying Period but **shall not include** any (i) bill (where applicable) or insurance payment; (ii) payment or donations to any charitable, religious, or social organizations; (iii) payment of funds to prepaid accounts, including top-ups for any pre-paid card; (iv) installment payments under Instalment Payment Plans (whether for purchases made before, during or after the Qualifying Period); (v) UOB Lady's LuxePay Plans; (vi) online money transfers; (vii) balance/funds transfers; (viii) cash advances; (ix) fees; (x) interests; (xi) finance charges; (xii) late payment charges; (xiii) annual fee charges; (xiv) reversals; (xv) other financial charges; and/or (xvi) any other transactions that UOB may exclude from time to time without prior notice or giving any reason ("**Exclusions**").

Without limiting the generality of the foregoing, the following transactions under bill payment and payment of funds to prepaid accounts will be excluded from "Eligible Transactions":

(A) Establishments registered under the following Merchant Category Code ("MCC"):

1. 6300 Insurance Underwriting, Premiums
2. 6399 Insurance – Default
3. 8398 Organizations, Charitable and Social Service

(B) Payment of funds to any of the following prepaid accounts: -

EZLINK*
EZ-Link*
EZ Link*
WWW.MYEZLINK.COM.SG
FlashPay ATU*
FlashPayATU*
MB* MONEYBOOKERS.COM
OANDAASIAPA
OANDA ASIA PAC
PAYPAL *PLUS500.COM
PLUS500
PLUS500UK LIMITED
SKR*PLUS500CY LTD
WWW.PLUS500.CO.UK
PAYPAL * BIZCONSULTA
PAYPAL * OANDAASIAPA
PAYPAL * CAPITALROYA
Saxo Cap Mkts Pte Ltd
SKR*SKRILL.COM
WWW.IGMARKETS.COM.SG
TRANSIT LINK*
TRANSITLINK*
AXS Payment*
AXSPayment*
NETS VCASHCARD*

UOB reserves the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the list of transactions at Clause 4.3 above

which do not constitute “Eligible Transactions”, without giving any reason or prior notice or assuming any liability to any cardholder of a Card (whether principal or supplementary) (the “**Umbrella Cardmembers**”), and all Umbrella Cardmembers shall be bound by these amendments.

- 4.4 A redemption letter notifying each Eligible Cardmember that she has qualified for a Clutch (the “Letter”) will be mailed to the Eligible Cardmember (to her last known address based on UOB’s records) three (3) months after the end of the Promotion or by such other mode / form of communication and on such other date that UOB may decide on from time to time.
- 4.5 The Letter will set out the details and procedures for the redemption of the Limited Edition Vivienne Tam Clutch. The Eligible Cardmember must make the redemption within the stipulated timelines, otherwise, the Limited Edition Vivienne Tam Clutch will be forfeited and the Letter will be deemed null and void.

5. General

5.1 UOB shall not be responsible or liable:-

- (i) for any failure or delay in the transmission of any of the Eligible Transactions (or any part thereof) or any sale transactions or receipt of evidence of sale transactions or the Eligible Transactions by any card associations, acquiring merchants, merchant establishments, merchant acquirer, postal or telecommunication authorities or any other parties which may result in a charge incurred by the Cardmember or the applicable supplemental holder of a Card being omitted (whether from being posted to the Card account of the participating Cardmember and/or posted or captured in UOB’s system or otherwise) during the Qualifying Period;
 - (ii) for any late posting of any of the Eligible Transactions (or any part thereof) or for any failure in the Eligible Transactions (or any part thereof) being transacted by Card account of the participating Cardmember or being captured in UOB’s system;
 - (iii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which is not received in time;
 - (iv) for any breakdown or malfunction in any computer system or equipment;
 - (v) 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, computer system or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB; or
 - (vi) for any cost, damage, claim of, loss to or expenses of any Cardmember or any other person in connection with the Promotion, howsoever arising.
- 5.2 (i) UOB does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in the applicable Eligible Cardmember’s receipt of the Letter or any Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged or misdirected in the post or which is not received in time or which has expired or which the applicable Eligible Cardmember does not receive in accordance with the applicable time frames set out under Paragraph 4.7 above. Any Letter that is forfeited or which has expired or which is not used or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged or which the applicable Eligible Cardmember does not receive on time is strictly non-replaceable and not exchangeable for cash or otherwise..

- (ii) If any Clutch remains un-redeemed by the stipulated timeline or if any Eligible Cardmember is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the Clutch and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Clutch. Where the Clutch was awarded to / redeemed by an Eligible Cardmember who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Eligible Cardmember a reimbursement for the value of the Clutch.
 - (iii) The Clutch is not transferable or exchangeable in part or in kind for cash, credit or other goods and services. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, to replace or substitute the Clutch with any other gift of equal or similar value selected by UOB.
 - (iv) UOB will not be liable or responsible for any defects, deficiency, quality, merchantability, the fitness or any other aspect of the Clutch or any goods or services redeemed/claimed under the Promotion, or the acts or defaults of the merchant, agent, supplier or service provider of the Clutch or any goods or services redeemed under the Promotion.
 - (v) UOB is not an agent of the merchants, agents, suppliers or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers or service providers.
 - (vi) The merchants, agents, suppliers or service providers may impose conditions for the redemption of the Clutch or goods or services. UOB will not be responsible or liable for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the Clutch or goods or services or in connection with the Promotion howsoever arising. UOB and the participating merchants, agents, suppliers or service providers reserve the right to vary/amend the terms and conditions relating to the Promotion and/or Clutch without prior notice or giving any reason or being liable to any person. No correspondence appeal or claims will be entertained.
- 5.3 Notwithstanding anything to the contrary, UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of the Terms and Conditions herein (including, but not limited to, the Qualifying Period, the eligibility terms and criteria, and the timing of any act to be done, how each of the applicable Cardmembers described under Paragraph 4 above is to be notified that she is eligible for the applicable reward referred to in that paragraph) without giving any reason, prior notice and/or without assuming any liability to any person and no appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by UOB.
- 5.4 UOB's decision on all matters relating to the Promotion is at its discretion and shall be final, conclusive and binding on the Cardmember. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with the Cardmember or any persons on any matter concerning the Promotion or its decision and no appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by UOB.
- 5.5 Participation in the Promotion is subject to the Terms and Conditions and all Cardmembers are deemed to have accepted the Terms and Conditions when they participate in the Promotion. The terms and conditions of the prevailing UOB Cardmembers Agreement

together with the prevailing terms and conditions governing the applicable Card (collectively the “**Standard Terms**”) shall continue to be binding on all Cardmembers. Please visit uob.com.sg for the Standard Terms. The Terms and Conditions herein shall prevail in the event of any inconsistency between: (i) the Terms and Conditions herein and any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein; (ii) the Terms and Conditions herein and the Standard Terms in so far as it relates to the Promotion.

- 5.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 5.7 The Promotion, the Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of Singapore, and all Cardmembers who participate in the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 5.8 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of the Terms and Conditions.
- 5.9 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 5.10 By sending a SMS to participate in the Promotion (as set out in Paragraph 1.2(i)(a) above, each Cardmember is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, UOB’s vendors, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participant, contacting the participant regarding the foregoing, and all purposes and promotions incidental to the Promotion.