



TERMS AND CONDITIONS FOR UNITED OVERSEAS BANK LIMITED (“UOB”) VISA INFINITE METAL CARD (“CARD”) NEW-TO-BANK ACQUISITION CAMPAIGN 2018 (“PROMOTION”)

The principal UOB Visa Infinite Metal Card (“**Card**”) requires payment of a joining fee of S\$642 (inclusive of GST). A renewal fee of S\$642 (inclusive of GST) will be charged on the Card anniversary date every year thereafter.

For the avoidance of doubt, the joining fee and the subsequent yearly renewal fee cannot be waived.

UNI\$12,500 will be credited to you two (2) months after your renewal fee payment due date. This is upon receipt of your annual membership/renewal fee payment. Advance crediting of UNI\$ is not permissible and will not be entertained. For all new principal applicants who do not hold any active or existing credit cards issued by UOB in Singapore, they will not receive the UNI\$12,500 in their first Card membership year but will qualify to receive the TUMI Gift Set as detailed under Paragraph 4 below.

UOB Cardmembers can choose to convert their UNI\$ into air miles at the conversion rate of UNI\$1 = 2 air miles via the UOB Rewards Program. For full set of terms and conditions, please visit uob.com.sg/rewards for details.

Promotion

1. The Promotion is open to all new principal individual applicants (“**Applicant**”) who apply (“**Application**”) for a principal Card (“**Principal Credit Card**”) during the period commencing from 5 July 2018 to 31 October 2018 (both dates inclusive) (“**Promotion Period**”). Applicant **must not** be holding any active or existing credit cards issued by UOB in Singapore and the Applicant’s Application must be approved by UOB and the Card must be issued within the Promotion Period.
2. The Promotion shall **NOT** apply to the following:-
 - (i) Applicants who have cancelled his/her principal UOB credit card(s) six (6) months prior to 5 July 2018;
 - (ii) Applicants who are existing UOB Principal Credit Card holders; and
 - (iii) Any other persons as UOB may decide to exclude at its discretion without notice and without furnishing any reason.
3. UOB has the right at its discretion to approve or decline any Application and is neither obliged to give any reason or prior notice on any matter concerning the Application nor be liable to any party.
4. The first 1,000 (thousand) successful Applicants during the Promotion Period who fulfil **ALL** of these following conditions:-
 - (i) activate (i.e. unblock) the Principal Credit Card issued pursuant to the Application; and
 - (ii) charge any transaction for the purchase of goods and/or services to their principal Card and which is captured and posted on UOB’s systems within the first two (2) months of the issuance of the Card (“**Qualified Applicants**”)will each qualify to receive a free TUMI Luggage and Packing Cube worth S\$1,010 (“**TUMI Gift Set**”).
5. For the avoidance of doubt, eligible transaction as detailed under Paragraph 4(ii) incurred on an Applicant’s supplementary Card will **NOT** accrue to the respective principal Card.
6. The Qualified Applicant’s Card account must be in good standing and not voluntarily or involuntarily cancelled, terminated, closed or suspended at any time during the Promotion Period or such other date as may be decided by UOB at its absolute discretion.
7. UOB may at its discretion forfeit the TUMI Gift Set, or, if already awarded, reclaim the TUMI Gift Set at the expense of the Qualified Applicant (whether by deductions to the Qualified Applicant’s UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever, including but not limited to scenarios where:-



- (i) the Qualified Applicant's Principal Credit Card account applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened. For the avoidance of doubt, should the Card be closed or terminated, the joining fee of S\$642 (inclusive of GST) is strictly non-refundable (whether in full or partial); or
 - (ii) UOB subsequently discovers that the Qualified Applicant is not eligible to participate in the Promotion and/or to receive the TUMI Gift Set.
8. Redemption of the TUMI Gift Set is limited to one (1) per Eligible Cardmember. **Selection of the TUMI Gift Set colour is limited to the existing stock availability at the point of redemption, and whilst stocks last.**
9. The TUMI Gift Set is not transferrable, exchangeable for cash (whether in full or partial), credit, other gifts or benefit of any kind. This Promotion is not valid with any other privileges or promotions unless otherwise stated.
10. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the TUMI Gift Set with any other gift of equal or similar value selected by UOB.
11. A notification letter (the "**Letter**") with details for the redemption of the TUMI Gift Set will be mailed to the Qualified Applicant (to his/her last known address based on UOB's records) by 31 January 2019, or by such other mode / form of communication and on such other date that UOB may decide on from time to time.
12. The Letter will set out the details and process for the redemption of the TUMI Gift Set. The Qualified Applicant must redeem the TUMI Gift Set within the stipulated timeframe; otherwise, the TUMI Gift Set will be forfeited.
13. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Qualified Applicant's receipt of the Letter or any Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Any Letter that is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable and not exchangeable for cash or otherwise.
14. If any TUMI Gift Set is not redeemed within the stipulated timeframe or if any Qualified Applicant is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the TUMI Gift Set 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 TUMI Gift Set. Where the TUMI Gift Set was awarded to / redeemed by a Qualified Applicant, who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Qualified Applicant a reimbursement for the value of the TUMI Gift Set.

General

15. 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 without assuming any liability to any person, and the Cardmembers shall be bound by these variations, amendments, additions or deletions.
16. In the event that any Qualified Applicant is subsequently discovered to be ineligible or not entitled to participate in this Promotion to receive the TUMI Gift Set, UOB reserves the right to forfeit / reclaim the TUMI Gift Set or the value of the TUMI Gift Set from Cardmember, and dispose of the same in such manner as UOB deems fit without any liability on the part of UOB to any persons.



17. UOB shall not be responsible for any failure or delay in the transmission of sale transactions by Visa acquiring merchants, merchant establishments, Visa International Incorporated, postal or telecommunication authorities or any other parties which may result in a charge incurred by the Principal Cardmember and/or his/her Supplementary Cardmember(s) being omitted from the Promotion Period.
18. Qualified Applicants shall continue to be bound by the terms and conditions governing UOB Cardmember Agreement. In the event of any inconsistency between UOB Cardmember Agreement and these Terms and Conditions, these Terms and Conditions shall prevail to the extent that any such inconsistency pertains to the Promotion.
19. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defaults in the goods and 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 respective merchant(s). The merchant(s) may apply conditions to the redemption of the goods and 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.
20. While the information provided herein is believed to be reliable as 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. All information is accurate at the time of printing.
21. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and the Cardmembers hereby agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. Unless otherwise provided herein, a person who is not a party to these Terms and Conditions and/or agreement governed by the Standard Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any term of such agreement or any of these Terms and Conditions.
