

Terms & Conditions for KrisFlyer UOB Account and KrisFlyer UOB Debit Card Applications 1,000 KrisFlyer Miles Promotion (“Promotion”):

1. The Promotion is open to all new individual applicants (“**Applicant**”) who apply (“**Application**”) for the KrisFlyer UOB Account and KrisFlyer UOB Debit Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore during the period commencing from 19 April 2017 to 18 April 2018 (both dates inclusive) (“**Promotion Period**”) and the Applicant’s Application must be approved by UOB during the Promotion Period.

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 Applicant to take part in the Promotion and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, the Promotion shall not apply to the following Applicants:-

- (i) who cancelled or closed his/her KrisFlyer UOB Account and KrisFlyer UOB Debit Card prior to the commencement of the Promotion or anytime during the Promotion Period; and/or
 - (ii) who are or become mentally incapacitated, deceased, insolvent, bankrupt or who face legal incapacity;
 - (iii) who face legal proceedings of any nature or any threat of legal proceedings of any nature instituted against them; and/or
 - (iv) whose KrisFlyer UOB Account and/or KrisFlyer UOB Debit Card account maintained with UOB are not valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its absolute discretion.
2. 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.
 3. The first fifty thousand (50,000) Applicants (“**Winner**”) who:
 - (a) charges a minimum of S\$500.00 worth of transactions to their KrisFlyer UOB Debit Card within the within the same calendar month; and
 - (b) is a Singapore Airlines KrisFlyer member,

will qualify for 1,000 KrisFlyer miles credit (“**Welcome Gift**”). All transactions must be posted and captured in UOB’s system within the same calendar month in order to qualify for the Welcome Gift. For the avoidance of doubt, each KrisFlyer UOB Account and KrisFlyer UOB Debit Card is only eligible to one (1) Welcome Gift, regardless of the number of people named to the account, in the case of joint accounts.

4. The Welcome Gift will be credited into the Winner’s KrisFlyer account within three (3) months of qualifying provided that such crediting shall not be made if on the date of crediting of the Welcome Gift, the Winner’s KrisFlyer UOB Account and KrisFlyer UOB Debit Card are:-
 - (a) 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

- (b) voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever.
5. The Welcome Gift will be reflected on the Winner's debit card statement at month's end as part of the KrisFlyer miles credited that month.
 6. If the Winner's KrisFlyer UOB Account and/or KrisFlyer UOB Debit Card is terminated and/or closed before the Welcome Gift is credited to the Winner's KrisFlyer account, such Welcome Gift shall be forfeited.
 7. UOB may at its discretion forfeit the Welcome Gift, or, if already awarded, reclaim the Welcome Gift at the expense of the Winner (whether by deductions to the Winner's UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever:-
 - (i) the Winner's KrisFlyer UOB Account and KrisFlyer UOB Debit Card applied for under this Promotion is closed or terminated within nine (9) months from the date such account was opened; or
 - (ii) UOB subsequently discovers that the Winner is not eligible to participate in the Promotion and/or to receive the Welcome Gift.
 8. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or being liable to any person, replace or substitute the Welcome Gift with any other gift of equal or similar value selected by UOB. UOB will not be liable for any late transaction postings affecting any Applicant's eligibility to qualify for the Welcome Gift. The Welcome Gift is not exchangeable for cash, credit or other goods and services whether in full or in part and they are not refundable or replaceable.
 9. UOB does not assume any liability or responsibility for and will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Welcome Gift, goods and services offered in or associated with the Promotion including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion and/or any of the activation and/or use of the goods or services offered in the Promotion or arising from or in connection with the Promotion howsoever arising.
 10. UOB shall not be responsible to ensure that the transactions are posted promptly and/or Applications are received promptly. UOB shall also not be liable or responsible in any manner whatsoever for:-
 - (i) any failure or delay in the transmission of transactions by Visa International/MasterCard/American Express/CUP/JCB/UPI, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by the Applicant being omitted during the Promotion Period and thereby affecting the Applicant's eligibility for this Promotion or the Welcome Gift; or
 - (ii) for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - (iii) 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 or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB; or

- (iv) for any breakdown or malfunction in any computer system or equipment; or
- (v) any loss to or expense of any Applicant or any other person in connection with the Promotion, howsoever arising including without limitation, to any of the aforesaid.

11. UOB may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, delete, vary, supplement, amend or modify any one or more of the terms and conditions of the Promotion. UOB's determination of all matters in connection with the Promotion and the Welcome Gift shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Welcome Gift. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Winner Gift.
12. By participating in the Promotion, each Applicant is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Applicant, contacting the Applicant regarding the foregoing, and all purposes and promotions incidental to the Promotion.
13. Applicants are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. The prevailing UOB Debit Cardmembers Agreement, terms and conditions governing KrisFlyer UOB Debit Card and terms and conditions governing KrisFlyer UOB Account (collectively, the "**Standard Terms**") will continue to apply and be binding on the Applicants. Please visit to uob.com.sg for the Standard Terms. In the event of any conflict or inconsistency between these terms and conditions relating to the Promotion and any of the Standard Terms, these terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion.
14. While all information provided herein is believed to be correct and reliable at the time of printing of this letter, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
15. A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore) to enforce or enjoy the benefit of any term of such agreement.
16. These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.
17. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.