



5X UNI\$ on Overseas Spend (“Promotion”)
Promotion Terms and Conditions

1. This Promotion is for UOB’s Lady’s Card (“**Card**”) issued by United Overseas Bank Limited (“**UOB**”) in Singapore and shall be for a period commencing from 20 June 2013 until such time UOB notifies otherwise (“**Promotion Period**”).
2. A principal Card member is not entitled to enjoy the benefit of this Promotion if:-
 - (a) during the Promotion Period, her Card account is suspended, cancelled, closed or terminated;
 - (b) her Card account is not active, valid, subsisting or in good standing or which, in UOB’s opinion, is delinquent or has been unsatisfactorily conducted; or
 - (c) during the Promotion Period, she is incapacitated or passes away or is declared a bankrupt or any legal proceeding (or any threat) of any nature is instituted against her.
3. During the Promotion Period, if a minimum Overseas Spend of S\$3,000 is charged to the Card for the statement cycle in which the Overseas Spend is charged to, a bonus of 4X UNI\$ (“**Bonus UNI\$**”) will be awarded on the Overseas Spend for the relevant statement cycle subject to a maximum Overseas Spend of S\$5,000 (or its equivalent in a foreign currency), in addition to the existing 1X UNI\$ awarded with every S\$5.00 spent.

“**Overseas Spend**” means overseas credit card transaction(s) (excluding online transactions) which are successfully charged to the Card and captured/posted on UOB’s systems during the Promotional Period. The benefit of all Overseas Spend incurred by a supplementary Card member in respect of the Promotion shall accrue to the principal Card member.
4. UNI\$ will not be awarded on cash advances, annual fees, cash advance fees, late fees, reversals/refunds, finance charges, fund transfers, [payments under](#) Instalment Payment Plans, payments under UOB Lady’s LuxePay Plans, SMART\$ transactions and such other transactions as UOB may from time to time stipulate.
5. Under this Promotion, Bonus UNI\$ earned by a supplementary Card member shall accrue to the principal Card member. Bonus UNI\$ earned will be credited to the principal Card member’s account on a monthly basis on the applicable statement date.
6. This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.
7. These Promotion terms and conditions shall prevail in the event of any inconsistency between these Promotion terms and conditions and any advertising, promotional, publicity or other materials relating to the Promotion.
8. The Bank may at its discretion change or add to any of these Promotion terms and conditions including withdrawing this Promotion at any time without giving any notice or assuming any liability to any person. The Bank’s determination of all matters relating to this Promotion shall be final and conclusive.
9. These Promotion terms and conditions are governed by the laws of Singapore.

