

TERMS & CONDITIONS FOR SHARE YOUR LOVE WITH UOB LADY'S CARD (SUPPLEMENTARY CARD) CAMPAIGN

ELIGIBILITY

1. United Overseas Bank (Malaysia) Bhd (271809-K) ("UOB") **SHARE YOUR LOVE WITH UOB LADY'S CARD (SUPPLEMENTARY CARD) CAMPAIGN** ("Campaign") is open to all new SUPPLEMENTARY UOB LADY'S CARD Cardmembers ("Cardmembers") who apply with the provisions herein and whole which are valid, subsisting and in good standing; which will be determined by UOBM at its sole absolute discretion.
2. The Campaign will run from 1 August 2010- 31 December 2010, both dates inclusive ("Campaign Period").
3. The following shall **NOT** be eligible for the Campaign:-
 - a. Holders of UOB LADY'S CARD not issued in Malaysia;
 - b. Cardmembers whose account (s) are terminated within the Campaign Period;
 - c. All UOB Corporate, Business, Purchasing and Private Label Cardmembers;
 - d. Any accounts held with UOB that are deemed to be delinquent or unsatisfactorily conducted at UOB's sole absolute discretion.
 - e. Persons who are or become insane, deceased, insolvent or legal proceedings of any nature instituted against them;
 - f. Any other persons as UOB may decide to exclude at its sole and absolute discretion without notice and without furnishing any reason(s)

CAMPAIGN MECHANICS

4. Qualified Cardmembers are the 1st 1000 cardmembers:-
 - a) whose supplementary card application is received and approved by UOB during the campaign period; and
 - b) make at least one Qualifying transaction within 30 days from card approval date
5. Qualifying transaction shall include local and international retail and online purchases; Installment Payment Plans; Balance Transfers & Flexi-Credit Plans; Recurring payments and UOB internet transactions. International transactions for the calculation of Qualifying Criteria are after conversion to Ringgit Malaysia (RM) and shall be based on UOBM's transaction records on posting date only within Campaign Period.
6. Non- Qualifying transaction shall refer to Easi Payment Plan, Cash Advance, Finance Charges, Late Charges, Annual Fees, Split and or/Void Transactions and Reversals are not qualified for the Campaign.

ANNUAL FEE WAIVER

7. All Qualified Cardmembers shall enjoy annual fee waiver for life.

PRIZES

8. All Qualified Cardmembers will receive a RISIS Gold Pendant ("Prize") worth RM100.
9. The Prize will be delivered to the Qualified Cardmembers's billing address at the risk of the Qualified Cardmembers within 8-10 weeks upon the spend requirement stated in Clause 4b) is being complied with.

GENERAL TERMS AND CONDITIONS

10. By participating in this Campaign, the Cardmembers agree to be bound by these terms and conditions and the decisions of UOB. UOB shall not be obliged to give any

reasons or enter into any correspondence with any person(s) on any matter concerning the Campaign.

11. UOBM reserves the right to reject at its absolute discretion any card application submitted without assigning any reason(s) therefore.

12. The records of transactions must be captured by Banks Credit Card System maintained by UOBM and the list of Qualified Cardmembers shall be final and conclusive.

13. Qualified Cardmember's account must be current and in good credit standing and not in breach of any of the terms of the UOB Credit Card Agreement.

14. UOB reserves the right to forfeit the Prize in the circumstance where there is a reversal of Qualifying transactions entry or cancellation or termination of the UOB LADY'S CARD during the Campaign Period or non-compliance of by terms and conditions herein without prior notice or assigning any reason thereof.

15. UOB shall not be responsible for any failure or delay in transmission or evidence of sales transactions by Mastercard Worldwide, merchant establishment, postal or telecommunication authorities or any party in which may result in the Cardmember's being omitted from the Campaign.

16. UOB reserves the right and discretion to substitute the Prize with other products or service without any prior notice.

17. UOB reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier on whole or in part, or to vary, delete or add any of the terms and conditions herein at anytime without prior notice at its absolute discretion.

18. UOB shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Prize offered and published in any media, marketing or advertising materials.

19. UOB shall not be responsible nor shall accept any liabilities of whatsoever nature and however arising or suffered by the Cardmembers and/or third parties resulting directly or indirectly from the Campaign.

20. UOB shall not be responsible of any defect of the Prize.

21. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these terms & conditions shall prevail.

22. In the event of a discrepancy or conflict between English, Bahasa Malaysia and Chinese versions of these terms and conditions, the English version shall prevail.

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