

UOB CREDIT AND DEBIT CARDS PRIVILEGES GENERAL TERMS AND CONDITIONS

1. DINING PRIVILEGES

- 1.1. All complimentary items must be of equivalent or lesser value than the item purchased. UOB and/or participating merchant reserves the right to replace complimentary items with another item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 1.2. All promotions are valid for dine-in only and are not applicable for takeaways, unless otherwise stated.
- 1.3. All promotions are limited to one (1) redemption per UOB Cardmember (as defined below) per table, per bill. No splitting of table or bill is allowed.
- 1.4. Discounts, vouchers and privileges, including the birthday treat, are neither transferable nor assignable. They are not exchangeable for cash, credit or other goods and/or services, in full or in part.
- 1.5. All promotions are not valid on eve of and on public holidays and special occasions (e.g. Valentine's Day, Mother's Day, Father's Day, during the 15 days' period of Chinese New Year, etc), unless otherwise stated.

2. SHOPPING AND/OR TRAVEL PRIVILEGES

- 2.1. Where applicable, promotion codes must be entered upon checkout and cannot be claimed after the purchase is completed.
- 2.2. All gifts with purchases or complimentary items are neither transferable nor assignable. They are not exchangeable for cash, credit or other goods and/or services, in full or in part, and they are not replaceable if lost, damaged or stolen. No reservation, refund or exchange of complimentary item is allowed.
- 2.3. UOB and/or participating merchant reserves the right, at its discretion, to replace or substitute the complimentary item with any other item of equivalent or similar value, without prior notice or reason or being liable to any person.

3. GENERAL

- 3.1. Subject to the merchant's acceptance of Visa, Visa Electron, MasterCard®, American Express®, or Japan Credit Bureau and unless otherwise stated, the following cards (each, a "**Card**" and collectively, the "**Cards**") are eligible for the privileges:
 - (a) all UOB credit and debit cards issued in Singapore, Malaysia, Thailand or Indonesia; and
 - (b) Citi-branded credit and debit cards issued in Vietnam.
- 3.2. Full payment must be made with a Card, unless otherwise stated.
- 3.3. Promotions are on a first-come-first-served basis, while stocks last and subject to availability and individual merchant's terms and conditions. UOB shall not be required to notify and/or update on the stock availability of complimentary items.
- 3.4. All promotions are subject to the relevant participating merchant's terms and conditions.
- 3.5. Promotions are not valid with other marketing promotions, offers, vouchers, loyalty programs and gift cards, unless otherwise stated.

- 3.6. Where applicable, promotions are in Singapore dollar currency unless otherwise stated.
- 3.7. Where applicable, minimum purchase amount and/or discount excludes all taxes, charges, and fees.
- 3.8. Whilst all information of a promotion is believed to be correct at the time of publishing, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.9. UOB makes no representation to the quality or performance of the complimentary items and the goods and/or services provided by participating merchants in connection with the promotions. UOB will not be responsible for any injury, loss or damage suffered as a result of participation in the promotions, redemption of offers or usage of the complimentary items and the goods and/or services by any person.
- 3.10. UOB is not an agent of the participating merchants. Any dispute about the quality or service standard must be resolved directly with the relevant participating merchant.
- 3.11. UOB may, at any time and at its discretion terminate a promotion and/or amend any of the terms and conditions of a promotion without prior notice or reason or being liable to any person, and all persons shall be bound by such amendments.
- 3.12. UOB's decision on all matters relating to a promotion will be determined in its absolute discretion and is final and binding on all UOB Cardmembers who participate in the promotion. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the promotion.
- 3.13. A person who is not a party to the terms and conditions governing the promotions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce such terms and conditions.
- 3.14. For the purposes of the terms and conditions herein, "**UOB Cardmember**" means the cardmember of a Card account.
- 3.15. The trademarks "Citi", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by United Overseas Bank (Vietnam) Limited from Citigroup Inc and related group entities.
- 3.16. The terms and conditions governing the promotions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all UOB Cardmembers who participate in the promotions shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.