

UOB – Visa 2010 FIFA World South Africa Draw

TERMS AND CONDITIONS

1. Eligibility

1.1 The United Overseas Bank Limited (“UOB”) **Visa 2010 FIFA World Cup South Africa Draw** (“the Draw”) is open to all Eligible UOB Visa Credit or Debit Cardmembers subjected to the following conditions.

1.2 “Eligible Cardmembers” shall mean all principal UOB Visa Credit or Debit Cardmembers accounts of UOB (collectively referred to as “Cards” and each a “Card”) which are valid, subsisting and satisfactorily conducted in the opinion of UOB. The benefit of all charges incurred by a supplementary Cardmember in respect of this Draw shall accrue to the Eligible Cardmember.

1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Credit Cardmember and shall not be obliged to give any reason therefore. The following persons shall not be eligible for the Draw:

- i. Director or employee of United Overseas Bank Ltd and Far Eastern Bank Ltd, Saatchi & Saatchi Singapore (only staff who are handling the UOB account), advertising agencies which handle this Draw or who have an interest in this Draw;
- ii. Principal Cardmembers whose Card Account(s) is/are terminated between 19 November 2009 and the Draw Date (both dates inclusive);
- iii. Persons who are of unsound mind, deceased, insolvent or having any legal proceedings of any nature instituted against them;
- iv. Principal Cardmembers whose accounts are delinquent or unsatisfactorily conducted for any reason as may be determined by UOB in its absolute discretion.

For the avoidance of doubt, termination of a supplementary Credit Cardmember’s account will not by itself disqualify the Eligible Principal Cardmember from the Draw.

2. Qualifying Period

2.1 “Qualifying Period” for the Lucky Draw means the period commencing 19 November 2009 to 28 February 2010 (both dates inclusive).

3. Allocation of Chances

3.1 For UOB Visa Infinite Cardmembers

Five (5) chances will be allotted to every Eligible Cardmember for every \$50 retail spend made in a single transaction during the qualifying period on their UOB Visa Infinite Credit Card.

- 3.1.1 Ten (10) chances will be allotted to every Eligible Cardmembers for every S\$50 overseas retail spend made in a single transaction during the qualifying period on their UOB Visa Infinite Credit Card.

3.2 For all other UOB Visa Cardmembers

One (1) chance will be allotted to every Eligible Cardmember for every \$50 retail spend made in a single transaction during the qualifying period on their UOB Visa Card.

- 3.2.1 Two (2) chances will be allotted to every Eligible Cardmembers for every S\$50 overseas retail spend made in a single transaction during the qualifying period on their UOB Visa Card.

3.3 Retail spend excludes annual fees, cash advance, late fees and finance charges.

3.4 Ten (10) chances will be allotted for each successful applicant of the UOB Visa Direct Debit Card with account open date from 5 November 2009 to 7 March 2010.

3.5 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a charge incurred or cash advance made by the Eligible Credit Cardmember and/or his supplementary Credit Cardmember(s) as being omitted from the allocation of chances by UOB during the Period.

3.6 The records of transactions of UOB and the total number of chances allocated to an Eligible Credit Cardmember shall be final and conclusive.

4. Draw Dates

4.1 Unless UOB notifies otherwise, the Draw will be conducted on 19 March 2010 or such other dates as UOB may determine in their absolute discretion ("the Draw Date"), in the presence of the external auditors of UOB at Singapore Press Holdings Limited, 1000 Toa Payoh North, News Centre, Singapore 318994.

4.2 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained.

5. Prizes

5.1 There are a total of 10 packages for the Draw which includes:

1 Final match package (3nights/1 match)

2 Quarter finals match packages (3nights/1 match)
7 Round of 16 match packages (3nights/1 match)

Each package includes:

- A pair of return economy air tickets to South Africa*
- 4 days/ 3 nights in 4-star accommodation based on double occupancy
- US\$150 Visa Money Card
- Daily breakfast in program hotel
- Meals for the 3 days
- Pre-match hospitality
- Meet & greet service upon arrival at airport
- All scheduled ground transportation
- Domestic flights to match venues (if required)
- Local tour option
- Visa FIFA-themed merchandise
- Visa hospitality desk at program hotel
- Visa event support staff

* Strictly valid from 14 June to 11 July 2010 (both dates inclusive) only. All inclusions will be provided within the stipulated period only. No substitute or alternative arrangement will be provided or made outside of the stipulated period.

Exclusions (including but not limited to):

- Travel visa and other travel related expenses
- Long distance phone calls, room service, laundry, mini-bar items, room service, loss of hotel property, damage to hotel property, or any other expenses incurred in the hotel
- Personal expenses unrelated to the program
- Transportation during free time
- Accident insurance coverage

5.2 The prize is neither transferable nor exchangeable for cash or otherwise. UOB shall not be responsible for any consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Draw and/or redemption or use of the prize.

5.3 The winner will be notified by post and/or contacted via telephone based on the last known contact information with UOB Card Centre's records.

5.4 The prize must be claimed in Singapore on or before 31 March 2010. All unclaimed prizes will be forfeited. Any winner whose prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

5.5 UOB may, at any time without notice in its sole and absolute discretion, substitute any prize with another prize of similar value.

6. Participation

- 6.1 It is a condition precedent for participation in the Lucky Draw that the winner consents to the public disclosure of his/her name, identification/passport number and such other information that may indicate his/her account with UOB and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Lucky Draw and to the use of any data provided by such winner for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.
- 6.2 The winner shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Lucky Draw at his/her own costs.

7. General

- 7.1 The decisions of UOB on all matters relating to the Lucky Draw are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Lucky Draw.
- 7.2 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification, including but not limited to the eligibility terms and criteria, the selection of winners, and the timing of any act to be done, and all participants shall be bound by these amendments.
- 7.3 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 Lucky Draw, these Terms and Conditions shall prevail.
- 7.4 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) to enforce any term of such agreement.
- 7.5 These Terms and Conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.