

TERMS AND CONDITIONS GOVERNING UOB '\$\$500 TO BE WON DAILY' WITH UOB PERSONAL INTERNET BANKING AND UOB MOBILE SERVICES LUCKY DRAW

Last Updated: 28 Dec 2011

1. Eligibility

- 1.1 This '\$\$500 to be won daily' with UOB Personal Internet Banking and UOB Mobile Services Lucky Draw ("Lucky Draw") is open to all United Overseas Bank Limited ("UOB") customers who successfully performed UOB Personal Internet Banking or UOB Mobile Services transactions during the Qualifying Period (as defined in Clause 2 below) and who are interested to participate in the Lucky Draw subject to all the terms and conditions stated herein.
- 1.2. The following persons shall not be eligible to participate in the Lucky Draw:
 - 1.2.1. Directors and employees of UOB and Far Eastern Bank Ltd and their respective immediate family members;
 - 1.2.2. Employees of the advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.2.3. Persons whose UOB Personal Internet Banking and UOB Mobile Services access is terminated before the announcement of the Lucky Draw result;
 - 1.2.4. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - 1.2.5. Any other person deemed ineligible at the sole discretion of UOB.
- 1.3. UOB customers who are interested to participate ("Participant") in the Lucky Draw must submit their Name, NRIC/ Passport and Email Address in the contest Online Registration Form found on Lucky Draw promotion page found on uob.com.sg to be eligible.
- 1.4 Notwithstanding anything herein, UOB has the absolute discretion to determine the eligibility of the Participant in the Lucky Draw. Such determination shall be final and conclusive and UOB is not obliged to give any reason therefor.

2. Qualifying Period

- 2.1. "Qualifying Period" for the Lucky Draw means the period commencing 01 August 2011, 0000hrs to 29 February 2012, 2359hrs (both dates inclusive).
- 2.2. UOB reserves the right to change the Qualifying Period of the Lucky Draw.

3. Qualifying Online Transactions and Allocation of Lucky Draw Chances

- 3.1. Each Participant will be allotted one (1) lucky draw chance for the Qualifying Online Transactions performed in UOB Personal Internet Banking or UOB Mobile during the Qualifying Period.
- 3.2. The Qualifying Online Transactions are as follows:

Transaction Type	Qualifying Online Transactions (to be allotted one (1) lucky draw chance)
3.2.1 Bill Payment	3.2.1.1 The minimum transaction amount is S\$50

	<p>3.2.1.2 The transaction/debiting of account via UOB Personal Internet Banking or UOB Mobile Services must be completed successfully, when the transaction is carried out and given effect by the Bank.</p> <p>3.2.1.3 One (1) Lucky Draw chance will be allotted for each successful transaction performed.</p>
3.2.2 Funds Transfer	<p>3.2.2.1 The minimum transaction amount is S\$50</p> <p>3.2.2.2 The transaction/debiting of account via UOB Personal Internet Banking or UOB Mobile Services must be completed successfully, when the transaction is carried out and given effect by the Bank.</p> <p>3.2.2.3 One (1) Lucky Draw chance will be allotted for each successful transaction performed</p>

3.3. Participants who successfully signed up for UOB Personal Internet Banking and UOB Mobile Services within the Qualifying Period (“New to PIB Participants”) will be allocated additional fifty (50) lucky draw chances on the day they perform any of the Qualifying Online Transactions listed in 3.2 during the Qualifying Period.

3.3.1. New to PIB Participants is defined as participants who successfully signed up for UOB Personal Internet Banking and UOB Mobile Services within the Qualifying Period and must not have terminated their account within 92 calendar days from the start of the Qualifying Period.

3.3.2. New to PIB and UOB Mobile Participants will only be allocated the additional fifty (50) lucky draw chances one (1) time during the Qualifying Period.

3.4. Participants who terminated their UOB Personal Internet Banking and UOB Mobile Services during the Qualifying Period will not be eligible for the draw.

3.5. UOB’s records of transactions and the total number of ‘Qualifying Online Transactions’ allotted to Participants shall be final and conclusive. Without limiting the generality of this provision, UOB shall not be liable for any error or omission in the record of transactions or selection of winners for the Lucky Draw.

3.6. Lucky Draw chances allocated during the Qualifying Period are not transferable.

3.7. Subject to Clause 3.3 above, a Participant can accumulate a maximum of ten (10) lucky draw chances a day.

3.8. There will be a maximum of ten (10) winners for every calendar day of the Qualifying Period.

3.9. Chance(s) accumulated within the day cannot be brought over to the following day’s Lucky Draw.

3.10. Each Participant will only be eligible to win a maximum of one (1) time per calendar week.

3.10.1. A calendar week is defined as a period of seven (7) consecutive days beginning from 0000hrs (Monday) to 2359hrs (Sunday)

3.10.2. The first calendar week of the month is defined as the week starting from 0000hrs on the first day of the month and ending at 2359hrs on the first Sunday of the month

3.10.3. The last calendar week of the month is defined as the week starting from 0000hrs on the last Monday of the month and ending at 2359 on the last day of the month

4. Conduct of Draw

4.1. There will be one draw at the end of each month to draw the daily winners:

Monthly Draw	Qualifying Period Based On Successful Transaction Date (as stated in 3.2)
Qualifying Draw 1	Between 01 August to 31 August 2011
Qualifying Draw 2	Between 01 September to 30 September 2011
Qualifying Draw 3	Between 01 October to 31 October 2011
Qualifying Draw 4	Between 01 November to 30 November 2011
Qualifying Draw 5	Between 01 December to 31 December 2011
Qualifying Draw 6	Between 01 January 2012 to 31 January 2012
Qualifying Draw 7	Between 01 February 2012 to 29 February 2012

4.2. The Lucky Draw will be conducted on the following dates or such other dates as UOB may determine at its sole discretion at 80 Raffles Place, #38-01, UOB Plaza 1, Singapore 048624 or at such other venue as may be determined by UOB. UOB will appoint any external party as UOB deems fit as an external auditor for the draw:

Monthly Draw	Draw Date
Qualifying Draw 1	14 September 2011
Qualifying Draw 2	17 October 2011
Qualifying Draw 3	15 November 2011
Qualifying Draw 4	15 December 2011
Qualifying Draw 5	17 January 2012
Qualifying Draw 6	16 February 2012
Qualifying Draw 7	16 March 2012

4.3 UOB reserves the right to change the Draw Dates without giving you prior notice or reason.

4.4 The Lucky Draw will be conducted on the next business day if a lucky draw date falls on a Saturday, Sunday or public holiday.

4.5 Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB. The draw will be witnessed by any one of UOB staff together with an external auditor.

4.6 The winners will be announced and published on uob.com.sg and at least one newspaper on the following dates:

Monthly Draw	Announcement Date
Qualifying Draw 1	30 September 2011
Qualifying Draw 2	30 October 2011
Qualifying Draw 3	30 November 2011
Qualifying Draw 4	4 January 2012
Qualifying Draw 5	3 February 2012
Qualifying Draw 6	29 February 2012
Qualifying Draw 7	04 April 2012

4.7 All winners will be notified by email according to the email address provided in the Lucky Draw Online Registration Form.

4.8 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. The prizes and number of winning transactions are as follows:

Prizes	No. of winning transaction(s)
Qualifying Draw 1	310
Qualifying Draw 2	300
Qualifying Draw 3	310
Qualifying Draw 4	300
Qualifying Draw 5	310
Qualifying Draw 6	310
Qualifying Draw 7	290

5.2. There will be a total of 2,130 winning transactions for the Lucky Draw.

5.3. The S\$50 cash prize will be credited to the account the Participant used to perform the Qualifying Transaction within five (5) business days from the Announcement Date. For the avoidance of doubt, if the account is closed before the cash prize is credited, the cash prize will be forfeited.

5.4. The participant will be disqualified if the email address provided in the Lucky Draw Online Registration Form is invalid.

5.5. Prizes are neither transferable nor exchangeable for credit or kind, in full or in part.

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(s) 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 person on any matter concerning the Lucky Draw.

7.2. UOB reserves the right at any time in its absolute discretion to determine and/or amend or vary these terms and conditions, without prior notice, including but not limited to the eligibility terms and criteria, the selection and number 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. Participants will accordingly be subject to the terms and conditions of UOB Personal Internet Banking and UOB Mobile Services.

7.5. Full disclaimers, terms and conditions of the products/services (UOB Personal Internet Banking and UOB Mobile – Funds Transfer and UOB Personal Internet Banking and UOB Mobile – Bill Payment) apply and can be found at uob.com.sg.

7.6. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and all Participants who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.