



UNITED OVERSEAS BANK LIMITED  
FAR EASTERN BANK LIMITED

## Terms and Conditions of the UOB Save To Win Draw 1 June 2003 – 31 December 2003

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### 1 Eligibility

- 1.1 All personal customers who open FlexiDeposit Accounts or place/renew Singapore Dollar Fixed Deposit receipts or Fixed Deposit Plus receipts of at least S\$5,000 for a minimum tenure of 12 months during the period commencing on 1 June 2003 and ending 31 December 2003 (both dates inclusive) shall qualify for the draw. Chances awarded shall be allocated according to the number of accounts opened regardless of whether the account is a sole or joint account.
- 1.2 Only accounts in good standing as at the date of the draw as determined at the discretion of UOB shall qualify for the draw. Accounts closed or receipts withdrawn as at the date of the draw will be disqualified.
- 1.3 All employees of UOB and its subsidiary Far Eastern Bank Limited and their immediate families may not participate in this draw. If the staff is married, immediate family would refer to the staff's spouse and children. If the staff is unmarried, immediate family would refer to the staff's parents only. In addition, employees of PricewaterhouseCoopers, Singapore Press Holdings and the advertising agencies engaged by UOB who are handling this lucky draw may not participate in this draw.

### 2 Allocation of Chances

- 2.1 FlexiDeposit Account: Customers who open a FlexiDeposit Account from 1 June 2003 to 31 December 2003 will receive 1 lucky draw chance for every S\$1,000 average daily balance maintained in their account(s) each month, provided the average daily balance for their account(s) is at least S\$3,000. In addition, customers will receive 10 lucky draw chances for every S\$10,000 average daily balance maintained in their account(s) each month.
- 2.2 Singapore Dollar Fixed Deposit: Customers who place or renew their Singapore Dollar Fixed Deposit receipts of at least S\$5,000 for a minimum tenure of 12 months from 1 June 2003 to 31 December 2003 will receive 1 lucky draw chance for every S\$1,000 balance maintained each month in each receipt for the entire tenure. In addition, customers will receive 10 lucky draw chances for every S\$10,000 placed or renewed in a single receipt.
- 2.3 Singapore Dollar Fixed Deposit Plus: Customers who place Singapore Dollar Fixed Deposit Plus receipts of at least S\$5,000 during the product's specified sales period/s from 1 June 2003 to 31 December 2003 will receive 1 lucky draw chance for every S\$1,000 balance maintained each month in each receipt for the entire tenure. In

addition, customers will receive 10 lucky draw chances for every S\$10,000 placed in a single receipt.

- 2.4 Average daily balance shall be determined solely by UOB on the last business day of the month by dividing the total of the daily balances by the number of days in that month; 'Business day' is a day when UOB is open for business in Singapore.

### **3 Conduct of Promotion**

- 3.1 The qualifying period for the draw commences on 1 June 2003 and ends on 31 December 2003 (both dates inclusive) or such other dates as UOB may in its sole discretion determine.
- 3.2 The draw will be held on 21 January 2004 or such other date as UOB may determine in its sole discretion, at Singapore Press Holdings, 82 Genting Lane, News Centre, Singapore 349567.
- 3.3 Only one winner will be drawn.
- 3.4 If the winner is a single account and the single account holder is below 21 years old as at the date of the draw, the prize will be held in trust for him or her by his or her legal guardian. If the winner is a joint account, the prize will belong to all joint account holders equally. Should one of the joint account holders be below 21 years old as at the date of the draw, his or her share in the prize will be held in trust by his or her legal guardian.
- 3.5 The prize will be a condominium unit in The Gardens At Bishan, valued at S\$400,000 as at 28 May 2003. The winner will bear for the legal costs, stamp fees and other incidental expenses incurred in the conveyance of the property and the creation of a trust as referred to in Clause 3.4 (if applicable). The winner will also have to execute the option to purchase and sale and purchase agreement with the developer and all other necessary documents to effect the transfer of title.
- 3.6 The winner will be notified by post at the last known mailing address on UOB's records within 1 month from the date of the draw, and such notice shall be deemed to have been duly received 2 days after posting by ordinary mail.
- 3.7 The prize shall be claimed by the winner in person at 80 Raffles Place, UOB Plaza 1, #13-00, Singapore 048624 (or such other venue) as UOB may notify the prize winner.
- 3.8 If the prize remains unclaimed for 2 months after the date of the draw, it will be forfeited and donated to a charitable organization to be decided at the sole discretion of UOB. The winner whose prize has been forfeited is not entitled to any compensation notwithstanding non-receipt of notification.

### **4 General**

- 4.1 The prize is not transferable or exchangeable whether 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.

- 4.2 UOB may without notice replace or substitute the prize with another prize of similar value, as UOB may determine in its sole discretion.
- 4.3 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.
- 4.4 It is a condition precedent for participation in the draw that the winner consents to the public disclosure of his/her name, identification/passport number and photographs for publicity or commercial purposes or otherwise participates in the publicity activities of UOB in relation to the Promotion 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.

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*Amended as at 15 July 2003*