

UOB *Win A Trip To Anywhere* Lucky Draw Frequently Asked Questions

 When is the Qualifying Period for this campaign? The Qualifying Period for the campaign is from 1 September 2010, 0000hrs to 31 December 2010, 2359hrs (both dates inclusive).

2. What must I do to qualify for this Lucky Draw?

To qualify, simply perform one of the following transactions during the Qualifying Period:

Terms and conditions apply.

Transaction Type	Eligibility (to be allotted one (1) lucky draw chance)
2.1 UOB Home Loan Application –	2.1.1 Upon acceptance of UOB's Letter of Offer.
Residential Loan, Secured Overdraft, HDB Home Loan and Commercial Property Loan	2.1.2 Participant must submit their application via uob.com.sg or UOB Personal Internet Banking (using the online Home Loan Application form).
	2.1.3 Minimum Ioan amount :
	Residential Loan: S\$100,000;
	Secured Overdraft: S\$100,000;
	HDB Home Loan: S\$80,000; and
	Commercial Property Loan: S\$200,000
	2.1.4 For new purchase(not applicable for Secured Overdraft) / refinancing only and no 3 rd party referral
	2.1.5 One (1) lucky draw chance will be allotted to Main Applicant or Applicant 1 only.
2.2 UOB CashPlus, UOB Credit Card	2.2.1 Upon UOB's approval of applications.
	2.2.2 In-principal approval will not be considered as approved application.
	2.2.3 Participant must submit their application via uob.com.sg or UOB Personal Internet Banking (using the online UOB CashPlus or UOB Credit Card Application form or PDF form



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	printed from website).
	2.2.4 The Lucky Draw is only open to Principal Credit Cardmembers whose credits cards are approved between 1 September 2010 and 31 December 2010 (both dates inclusive) which are valid, subsisting and in good standing as may be determined by UOB at its sole and absolute discretion. Supplementary applicants are not eligible for the Lucky Draw.
	2.2.5 Principal Credit Cardmembers whose accounts are terminated between 1 September 2010 and the Draw Date (both dates inclusive) are not eligible for the Lucky Draw.
	2.2.6 Any other accounts that are deemed to be delinquent or unsatisfactorily conducted as may be deemed by UOB in its absolute discretion are not eligible for the Lucky Draw.
	2.2.7 One (1) Lucky Draw chance will be allotted for each successful application.
2.3 UOB Credit Card Funds	2.3.1 Upon UOB's approval of applications.
Transfer and UOB CashPlus Funds Transfer Application	2.3.2 Participant must submit their application via uob.com.sg or UOB Personal Internet Banking (using the online form or PDF form printed from website).
	2.3.3 One (1) Lucky Draw chance will be allotted for each successful application with a Funds Transfer amount of S\$1,000 and above.
2.4 Travel Booking	2.4.1 Upon full payment of the travel booking.
	2.4.2 Participant must perform the travel booking via UOB Travel Planner's website www.uobtravel.com
	2.4.3 One (1) Lucky Draw chance will be allotted for each successful travel booking.
2.5 Pay UOB Credit Card Bill via UOB Personal Internet Banking	2.5.1 Upon successful completion of the transaction/debiting of account via UOB Personal Internet Banking, when the transaction is carried out and given effect by the Bank.



	2.5.2 Minimum payment amount of S\$50 per transaction		
	2.5.3 One (1) Lucky Draw chance will be allotted for each successful transaction performed		
2.6 Purchase Cashier's Order, Demand Draft and Telegraphic Transfer via UOB Personal Internet Banking	2.6.1 Upon successful completion of the transaction/debiting of account via UOB Personal Internet Banking, when the transaction is carried out and given effect by the Bank.		
	2.6.2 One (1) Lucky Draw chance will be allotted for each successful transaction performed		
2.7 Purchase <i>Insure & Travel</i> Travel Insurance via UOB Personal Internet Banking	2.7.1	Upon successful debiting of account/credit card	
	2.7.2	One (1) Lucky Draw chance will be allotted for each successful insurance purchase/transaction.	
	2.7.3	The Lucky Draw chance will only be allotted to the person submitting the request to purchase the insurance via UOB Personal Internet Banking (regardless if he/she is purchasing for himself/herself and others or others)	
2.8 Incoming Funds Transfer Application via UOB Personal Internet Banking	2.8.1	Upon successful set up and relevant approvals of the Incoming Funds Transfer arrangement.	
	2.8.2	Participant must perform the application via UOB Personal Internet Banking, print and submit the signed application form to the bank for approval.	
	2.8.3	One (1) Lucky Draw chance will be allotted for each approved Incoming Funds Transfer arrangement.	



3. What is the Qualifying Period for each of the monthly draw?

There are four (4) Monthly Draws within the Qualifying Period in this campaign, defined as:

Monthly Draw	Qualifying Period Based On — Application Approved/Acceptance Letter of Offer / Full Payment for Travel Booking / Successful Transaction Date (as stated in 2)	
Qualifying Draw 1	Between 1 September and 30 September 2010	
Qualifying Draw 2	Between 1 October and 31 October 2010	
Qualifying Draw 3	Between 1 November and 30 November 2010	
Qualifying Draw 4	Between 1 December and 31 December 2010	

4. Can the Lucky Draw chances accumulated be brought over to the following months draw? Chance(s) accumulated in the month cannot be brought over to draws in the following months.

5. When will the Draw be conducted and announced?

The Draw will be conducted and announced as follows:

Monthly Draw	Qualifying Period	Draw Date*	Announcement Date*
Qualifying Draw 1	Between 1 and 30 September 2010	20 October 2010	3 November 2010
Qualifying Draw 2	Between 1 and 31 October 2010	22 November 2010	6 December 2010
Qualifying Draw 3	Between 1 and 30 November 2010	20 December 2010	4 January 2011
Qualifying Draw 4	Between 1 and 31 December 2010	20 January 2011	3 February 2011

Note: Lucky draw will be conducted / published on next business day if it falls on a Saturday, Sunday or Public Holiday.

6. What are the Prizes for this Draw?

There will be a total of eleven (11) winners per Qualifying Draw, per month. The prizes for each Monthly Draw (as stated in 3) are as follows:

Prizes		No. of winner(s)
Grand Prize	S\$6,000 worth of UOB Travel Vouchers	1
Consolation Prize	S\$1,000 worth of Harvey Norman Shopping Vouchers	10



7. Can I win more than one (1) Prize in this campaign?

In each monthly draw, you can only win one (1) prize; either the Grand Prize or Consolation Prize.

If you are the selected winner for one of the monthly draws, you can still participate in the following months draw as long as you have fulfilled criteria for the Qualifying Online Transactions (as stated in 2) during the Qualifying Period of the following months draw (as stated in 3).

8. How will I know if I have won?

All winners will be notified by post according to the address(es) stated in the Bank's records. Names of the winners will also be published on our website at uob.com.sg and at least one newspaper.

9. Where do I collect the prize?

All prizes shall be redeemed at Suntec Lite Branch at 3 Temasek Bolevard, #02-116/118, Suntec City Mall, Singapore 038983

United Overseas Bank Limited Co. Reg No. 193500026Z