



UOB CARDS TAKE YOU FIRST CLASS ALL THE WAY - SQ A380 to LONDON DRAW 2008

TERMS AND CONDITIONS

Eligibility

- 1.1 Subject to Clause 1.2, the **UOB Cards Take You First Class All The Way SQ A380 to London Draw** ("the Lucky Draw") is open to all eligible principal cardmembers of UOB Credit and Debit Cards (collectively "Principal Cardmembers" or each a "Principal Cardmember") which are valid, subsisting and in good standing as may be determined by United Overseas Bank Limited ("UOB") at its sole and absolute discretion (collectively "Eligible Cardmembers or each and "Eligible Cardmember").

For the avoidance of doubt, (a) the benefit of all charges incurred by a supplementary Cardmember in respect of the Lucky Draw shall accrue to the Eligible Cardmember; (b) termination of a supplementary Cardmember's account will not by itself disqualify the Eligible Cardmember from the Lucky Draw.

- 1.2 The following are not eligible for the Draw:
- 1.2.1 Directors and employees of UOB;
 - 1.2.2 Employees of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.2.3 Principal Cardmembers whose accounts are terminated between 1 May 2008 and the Draw Date (both dates inclusive);
 - 1.2.4 Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - 1.2.5 Persons below the age of 21 years as at 30 June 2008;
 - 1.2.6 Any accounts that are deemed to be delinquent or unsatisfactorily conducted at UOB's sole and absolute discretion; and
 - 1.2.7 Any other persons as UOB may decide to exclude at its sole and absolute discretion without notice and without furnishing any reason.

Qualifying Period

- 2.1 "Qualifying Period" for the Lucky Draw means the period commencing 1 May 2008 to 30 June 2008 (both dates inclusive).
- 2.2 "Qualifying Month" for the Lucky Draw are:

Month 1: 1 May – 31 May 2008
Month 2: 1 June – 30 June 2008

3. Allocation of Lucky Draw Chances

- 3.1 To qualify for the Lucky Draw, Eligible Cardmembers need to make a minimum retail spend of S\$500 per month and Ten (10) chances will be automatically allotted once the S\$500 spend is met. Retail spend excludes annual fees, reversals and finance transactions.
 - 3.1.1 One (1) Lucky Draw chance will be allotted to every Eligible Cardmember for every subsequent S\$50 local retail spend between 1 May 2008 till 30 June 2008.
- 3.2 Additional Ten (10) Lucky Draw chances will be allotted for every S\$5,000 retail spend within the Qualifying Month.
- 3.3 Two (2) Lucky Draw chances will be allotted for every S\$50 overseas retail spend made during the Qualifying Month.
- 3.4 Ten (10) chances will be allotted for each successful applicant of the UOB Visa Infinite, Empire World MasterCard for Business, Visa Signature and Lady's Solitaire Cards account opened from 1 May 2008 to 30 June 2008. Each successful applicant who becomes an Eligible Cardmember must then make a minimum transaction of S\$50 with the credit card on or before 30 June 2008.
- 3.5 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa/JCB Acquiring Merchants, merchant establishments, VISA International Incorporated, Master Card 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 Cardmember and/or his supplementary Credit Cardmember(s) as being omitted from the allocation of Lucky Draw chances by UOB during the Qualifying Period.
- 3.6 UOB's transaction records and the total number of Lucky Draw chances allotted to an Eligible Cardmember shall be final and conclusive. No correspondence will be entertained.

4. Draw Date

- 4.1 Unless UOB notifies otherwise, the Lucky Draw will be conducted on 18 July 2008 or such other dates as UOB may determine at their sole and 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 or at such other venue as may be determined by UOB.
- 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 further correspondence or claims will be entertained.

5. Prize

- 5.1 There will be one (1) pair of tickets to London in a private suite aboard the Singapore Airlines A380 to London and accommodation for 4 nights at The Berkeley (the "Prize") to be given away in the Lucky Draw.

The prize includes:

- Return airfare on board SQ A380 private suite to London
- Return limousine airport transfers in London
- 4 nights stay at The Berkeley in London with daily breakfast

Terms and Conditions:

- Travel must be completed by 31 December 2008
- Booking must be made with UOB Travel Planners
- Package is subject to peak season surcharges
- Booking must be made 1 month in advance prior to travel and it is subjected to availability of seats and accommodation
- The above travel package is not inclusive of prevailing airport taxes, fuel surcharges, visa fee, travel insurance and other personal expenses
- Other terms and conditions apply

- 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 Lucky 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 from UOB's records. The result will be published in a major daily newspaper on or before 29 July 2008.
- 5.4 The Prize must be claimed in Singapore on or before 15 August 2008. 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 and without furnishing any reason in its sole and absolute discretion, substitute the Prize (or any component thereof) with any other item 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 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.