



UOB Cards 20th Anniversary Lucky Draw

TERMS AND CONDITIONS

1. Eligibility

- 1.1 Subject to Clause 1.2, the **UOB Cards 20th Anniversary Lucky Draws** (“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 an “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 Lucky 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 18th September 2008 and the relevant Draw Date (both dates inclusive);
- 1.2.4 All Corporate Cards, Purchasing Cards and Travel Accounts ;
- 1.2.5 Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
- 1.2.6 Persons below the age of 21 years as at the relevant Draw Date and the Grand Draw; and
- 1.2.7 Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by UOB at its sole and absolute discretion.

2. Qualifying Period

- 2.1 “Qualifying Period” for the Lucky Draw means the period commencing 18th September 2008 to 8th February 2009 (both dates inclusive).
- 2.2 “Qualifying Weeks” for the Lucky Draw are :

Weekly Draw	Qualifying Period
1 st	18 th Sep – 25 th Sep
2 nd	26 th Sep – 2 nd Oct
3 rd	3 rd Oct – 9 th Oct
4 th	10 th Oct – 16 th Oct
5 th	17 th Oct – 23 rd Oct
6 th	24 th Oct – 30 th Oct

7 th	31 st Oct – 6 th Nov
8 th	7 th Nov – 13 th Nov
9 th	14 th Nov – 20 th Nov
10 th	21 st Nov – 27 th Nov
11 th	28 th Nov – 4 th Dec
12 th	5 th Dec- 11 th Dec
13 th	12 Dec – 18 th Dec
14 th	19 th Dec – 25 th Dec
15 th	26 th Dec – 1 st Jan 09
16 th	2 nd Jan – 8 th Jan 09
17 th	9 th Jan – 15 th Jan 09
18 th	16 th Jan – 22 nd Jan-09
19 th	23 rd Jan – 29 th Jan 09
20 th	30 th Jan – 8 th Feb-09

2.3 “Grand Draw” will be held on 27th Mar 2009.

3. Allocation of Lucky Draw Chances

- 3.1 One (1) Lucky Draw chance will be allotted to every Eligible Cardmember for every S\$50 retail spend during the Qualifying Period. Save for the 20th Qualifying Week, Lucky Draw chances will be accumulated for transaction settlement beyond each Qualifying Week to qualify Eligible Cardmember for subsequent weekly draws and the Grand Draw. Retail spend excludes annual fees, reversals and finance charges.
- 3.2 On top of the Lucky Draw chances earned and accumulated from the weekly draw, ten (10) additional Lucky Draw chances will be allocated for every S\$5,000 spend by 23 February 2009.
- 3.3 Two (2) Lucky Draw chances will be allotted for every S\$50 overseas retail spend made during the qualifying period.
- 3.4 Two (2) Lucky Draw chances will be allotted for every \$50 outstanding balance for Statement of Accounts for the months from October 2008 to January 2009.
- 3.5 Three (3) Lucky Draw chances will be allotted for every S\$50 cash advance withdrawal.
- 3.6 Ten (10) Lucky Draw chances will be allotted for every S\$500 approved Funds Transfer (including processing fee(s), if any) of each successful funds transfer application.



- 3.7 Ten (10) Lucky Draw chances will be allotted for each successful enrolment of Interest Free Loan.
- All Interest-Free Loan applications must be approved between 18 September 2008 to 8 February 2009 (both dates inclusive)
- In the event of any early termination of the Interest-Free Loan, UOB reserves the right to forfeit all Lucky Draw chances allotted. Terms and conditions pertaining to Interest-Free Loan apply.
- 3.8 One (1) Lucky Draw chance will be allotted for every S\$50 of SmartPay Transaction.
- All SmartPay applications must be approved between 18 September 2008 to 8 February 2009 (both dates inclusive)
- In the event of any early termination of the SmartPay, UOB reserves the right to forfeit all Lucky Draw chances allotted. Terms and conditions pertaining to SmartPay apply.
- 3.9 Five (5) Lucky Draw chances will be allotted for each successful enrollment of Recurring Bill Payment.
- All applications of the Bill Payment Service must reach UOB before the close of each Draw Period and for the Grand Draw Date by 3 January 2009. All such applications must be approved by UOB and the relevant billing organization(s) by 31 January 2009. UOB accepts no liability for any late approval of the Bill Payment Service due to any reason whatsoever. Terms and conditions pertaining to Bill Payment Service apply.
- 3.10 There will be 1 winner per week. The winner will not be eligible for subsequent weekly draws. However, winners of the weekly draws will still be eligible for the Grand Draw.
- 3.11 All transactions made during the Qualifying Period must be posted and captured by the Bank's loyalty system in order to qualify for the Lucky Draw.
- 3.12 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa/JCB/CUP Acquiring Merchants, merchant establishments, VISA International Incorporated, Master Card International Incorporated, China Unionpay, postal or telecommunication authorities or any other party which may result in a charge incurred or cash advance made by the Eligible Cardmember and/or his/her supplementary Credit Cardmember(s) as being omitted from the allocation of Lucky Draw chances by UOB during the Qualifying Period.



- 3.13 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 Dates

4.1 Weekly Draw Dates

Weekly Draws	Draw Date	Day
1st	29-Sep-08	Mon
2nd	6-Oct-08	Mon
3rd	13-Oct-08	Mon
4th	20-Oct-08	Mon
5th	28-Oct-08	Tue
6th	3-Nov-08	Mon
7th	10-Nov-08	Mon
8th	17-Nov-08	Mon
9th	24-Nov-08	Mon
10th	1-Dec-08	Mon
11th	9-Dec-08	Tue
12th	15-Dec-08	Mon
13th	22-Dec-08	Mon
14th	29-Dec-08	Mon
15th	5-Jan-09	Mon
16th	12-Jan-09	Mon
17th	19-Jan-09	Mon
18th	26-Jan-09	Mon
19th	2-Feb-09	Mon
20th	13-Feb-09	Fri
Grand Draw	27-Mar-09	Mon

- 4.2 Unless UOB notifies otherwise, the Grand Draw will be conducted on 27 March 2009 or such other dates as UOB may determine at their sole and absolute discretion in the presence of the external auditors of UOB at SPH office located at 1000 Toa Payoh North News Centre, Singapore 318994 or at such other venue as may be determined by UOB.
- 4.3 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. Prize



5.1 A grand prize of 2,000,000 air miles (“the Grand Prize”) will be given away to one (1) winner at the Grand Draw. The Grand Prize of 2,000,000 air miles will be made available via frequent flyer programmes co-ordinated through UOB.

Weekly Draws	Weekly Prize
1 st	HTC phone + 1 year subscription plan(subject to minimum subscription plan for 12 months)
2 nd	HTC phone + 1 year subscription plan (subject to minimum subscription plan for 12 months)
3 rd	Wii + 1 year supply of games(there will be 12 games for 12 months)
4 th	Wii + 1 year supply of games(there will be 12 games for 12 months)
5 th	Mac Air + 1 year supply of broadband subscription (subject to minimum subscription plan for 12 months)
6 th	Mac Air + 1 year supply of broadband subscription (subject to minimum subscription plan for 12 months)
7 th	PSP Blu Ray DVD Player + 1 year supply of DVDs (subject to 12 DVDs titles for 12 months)
8 th	PSP Blu Ray DVD Player + 1 year supply of DVDs (subject to 12 DVD titles for 12 months)
9 th	40" LCD TV + 12 DVDs (subject to 12 DVDs titles for 12 months)
10 th	40" LCD TV + 12 DVDs (subject to 12 DVDs titles for 12 months)
11 th	Desktop + 1 year supply of broadband subscription (subject to minimum subscription plan for 12 months)
12 th	Desktop + 1 year supply of broadband subscription (subject to minimum subscription plan for 12 months)
13 th	Year-long supply of wine (subject to S\$200 per month for 12 months)
14 th	Year-long supply of wine (subject to S\$200 per month for 12 months)
15 th	Year-long supply of groceries from Cold Storage (subject to S\$350 per month for 12 months)
16 th	Year-long supply of groceries from Cold Storage (subject to S\$350 per month for 12 months)
17 th	Year Long Dining Vouchers (subject to S\$350 per month for 12 months)
18 th	Year Long Dining Vouchers (subject to S\$350 per month for 12 months)
19 th	1 year supply of Petrol from Shell (subject to S\$400 per month for 12 months)
20 th	1 year supply of Petrol from Shell (subject to S\$400 per month for 12 months)



5.2 Grand Prize and Weekly Prizes are 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 Grand Prize and the Weekly Prizes.

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

5.4 The winner will be notified by post and/or contacted via telephone based on the last known contact information in UOB Card Centre's records.
The result will be published in a major daily newspaper on or before 9 April 2009.

5.5 All prizes must be claimed in Singapore on or before 30 April 2009. 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.

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.
- 7.6 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.