

UOB Online Bill Payment Lucky Draw and Special Loyalty Draw Terms and Conditions

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1. Eligibility and Allotment of Lucky Draw Chances

- 1.1 The UOB Online Bill Payment Lucky Draw and Special Loyalty Draw (“the Draw”) is open to all Eligible Customers as described herein.
- 1.2 Subject to the provision herein and in particular Rule 1.3, “Eligible Customer” shall mean all customers of United Overseas Bank Limited (“UOB”) and/or Far Eastern Bank Limited (“FEB”) who, during the Qualifying Period (defined in 2.1), (i) maintains a personal banking account with UOB or FEB and (ii) either has or, upon successful application, has been provided with a valid UOB Personal Internet Banking username and password required for utilizing the UOB Personal Internet Banking service and (iii) performs any of the transactions via UOB Personal Internet Banking service listed in 1.6.
- 1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of an otherwise Eligible Customer and shall not be obliged to give any reason therefor. Without limiting the generality of this provision, an Eligible Customer:
 - i. who is a staff or Director of UOB, FEB, and its subsidiaries, their advertising agencies who has an interest in these Draws;
 - ii. whose UOB Personal Internet Banking access is terminated before any Draw Date;
 - iii. who are deceased or who is under legal incapacity;
 - iv. who face legal or regulatory proceedings or any threat thereof; or
 - v. whose account(s) is/are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time during the Qualifying Period of the Draws shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be the winner of the Draw.

- 1.4 The chances for the Draws will be allotted upon the successful completion of a transaction via UOB Personal Internet Banking service (described below), when the transaction is carried out or given effect by UOB or FEB, as the case may be.

- 1.5 The chances to win the Draws will be allotted as follows:

Draw	Activity	Number of Chances Allotted
Online Bill Payment Lucky Draw	Bill Payment (min. S\$30 per payment) Note: Limited to 1 chance per unique Billing Organisation per month	1 (per unique billing organization)
Special Loyalty Draw	Bill Payment (min. S\$30 per payment) to MobileOne/ SingTel/ Starhub for 3 consecutive month from Apr - Jun 05	1 (one-time only)

- 1.6 The records of transactions of UOB and the total number of chances allotted to an Eligible Customer shall be final and conclusive. Without limiting the generality of this provision, UOB and FEB shall not be liable for any error or omission in the calculation, allotment or record of the Draws chances or in the selection of the winners of the Draws.

- 1.7 Chances earned will be accumulated to the next month during the Qualifying Period.

2. Dates and Drawing

- 2.1 The Qualifying Period for the Draws is from Friday, 1 April 2005 at 0000 hours to Thursday, 30 June 2005 at 2359 hours, both dates inclusive.
- 2.2 Two Draws will be conducted on Wednesday, 27 July 2005 at 60 Robinson Road, #10-00 OUB Building, Singapore 068892 at 3.00pm.
- 2.3 Six (6) winners, comprising of three (3) for the Bill Payment Lucky Draw and three (3) for the Special Loyalty Draw, will be selected randomly by hand in the presence of an internal auditor of UOB. UOB reserves the right to draw reserve winner(s) to substitute any winner subsequently found to be disqualified. UOB's determination of the winners shall be final, conclusive and binding, and no correspondence or claims will be entertained.
- 2.4 A person shall be eligible to win in both the Bill Payment Lucky Draw as well as the Special Loyalty Draw. However, no person shall be eligible for more than one prize for each Draw.

- 2.5 All winners will be notified by post and/or email at the mailing addresses or email addresses as stated on UOB's or FEB's records and such notice shall be deemed to have been duly received two (2) days after posting or one (1) hour after dispatch by email. Names of winners may also be published in The Straits Times.

3. Prizes

- 3.1 Subject to paragraph 4.1 below, the prizes for the Draws are as follows:

3.1.1 Online Bill Payment Lucky Draw

1st Prize: One (1) Sony Ericsson P910i PDA mobile phone worth S\$1,488/-

2nd Prize: One (1) Sony Ericsson S700i mobile phone worth S\$1188/-

3rd Prize: One (1) Sony Ericsson K700i mobile phone worth S\$648/-

3.1.2 Special Loyalty Draw

Three (3) Winners: Up to S\$600/- cash rebate each

3.1.2.1 The value of the cash prize each winner will receive will (i) be equal to the amount of the total value of the bill payment made by the respective winners to MobileOne/ SingTel/ Starhub during the Qualifying Period or (ii) an amount not exceeding S\$600, whichever is lower.

3.1.2.2 The cash prize will be credited to the most recently enrolled UOB Credit Card account of the winner. If the winner does not have a UOB Credit Card account, the cash prize will be credited into the winner's most recently enrolled UOB Debit Card account.

- 3.2 All prizes (other than the cash prizes as stated above) shall be claimed by the winners or their duly authorised representative by Wednesday, 24 August 2005 at such venue as shall be notified to them, presenting such documents for identification purposes as UOB may require. Any prizes not claimed by the deadline shall be forfeited and donated to a charity chosen at the absolute discretion of UOB, and no claims whatsoever for payment or compensation shall be entertained.

- 3.3 It is a condition precedent for participation in the Draws that all winners consent to the public disclosure of their names, identification/passport numbers and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB and/or FEB in relation to the Draws and to the use of any data provided by such winners for any future

marketing effort by the UOB group of companies, without any payment or compensation therefor.

- 3.4 All prizes shall not be exchangeable, transferable, redeemable or substituted for cash or otherwise, in all cases, whether in whole or in part. UOB does not warrant the quality, performance or fitness for purpose of any of the prizes and shall not be responsible for any consequence whether direct or otherwise including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Draws and/or redemption or use of the prizes.

4. Miscellaneous

- 4.1 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
- 4.1.1 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 conditions and mode of allotment of chances for the Draws, the selection of winners, and the timing and venue of any act to be done, and all customers shall be bound by these determinations and/or amendments; and
 - 4.1.2 vary, withdraw, cancel or invalidate any chances allotted, or substitute, withdraw or cancel any prize without prior notice and without having to disclose any reason therefor and without any payment or compensation whatsoever.
- 4.2 The decisions of UOB on all matters relating to the Draws are final, conclusive and binding on all customers and no correspondence, whether relating to the allotment of lucky draw chances or otherwise, will be entertained. Any certification by an authorised officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all customers.
- 4.3 In the event of inconsistency between these Terms and Conditions and any marketing or promotional materials relating to the Draws, these Terms and Conditions shall prevail.
- 4.4 The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.