

## UOB 1-2-1 Banking Online Usage Lucky Draw Terms and Conditions

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### **1. Eligibility**

- 1.1 A customer of United Overseas Bank Limited (“UOB”) and/or Far Eastern Bank Limited (“FEB”) who (1) maintains a personal account with UOB or FEB and (2) is a 1-2-1 Banking customer and (3) has a valid UOB Personal Internet Banking Username and Password, required for utilizing the UOB Personal Internet Banking Service (an “Eligible Customer”), will qualify to participate in the UOB 1-2-1 Banking Online Usage Lucky Draw (“the Draw”).
- 1.2 For avoidance of doubt, an “Eligible Customer” does not include a customer who is a director or an employee of UOB, Far Eastern Bank Limited or the advertising agencies engaged by UOB for the purpose of this Draw.

### **2. Allotment of Chances**

- 2.1 An Eligible Customer who performs the following transactions via the UOB Personal Internet Banking Service will be allotted the respective number of lucky draw chances:

Bill Payment (minimum bill amount being S\$30)	One chance for each bill payment transaction performed, up to a maximum of 10 such transactions per month*
Instruction to opt for e-statement	Five chances every month during the Qualifying Period that the instruction is not revoked
Providing Email Address	Two chances (one-time only)
Providing Mobile Phone Number	Two chances (one time only)

\* A payment transaction is performed when payment is effected by the Bank in accordance with the instructions of the Eligible Customer.

- 2.2 Chances allotted in respect of transactions performed in the Qualifying Period for the 1<sup>st</sup> Draw will be valid only for that Draw and will not be accumulated with the chances allotted in the Qualifying Period for the 2<sup>nd</sup> Draw for the purpose of the 2<sup>nd</sup> Draw.

### **3. Dates and Drawing**

- 3.1 There will be 2 Qualifying Periods. The Qualifying Period for the 1<sup>st</sup> Draw is from Friday 1 August 2003 at 00.00 hours to Friday 31 October 2003 at 23.59 hours, both dates inclusive. The Qualifying Period for the 2<sup>nd</sup> Draw is from Saturday 1 November 2003 at 00.00 hours to Saturday 31 January 2004 at 23.59, both dates inclusive.
- 3.2 The 1<sup>st</sup> Draw will be conducted on 18 November 2003. The 2<sup>nd</sup> Draw will be conducted on 17 February 2004.
- 3.3 Three winners per Draw will be selected randomly by hand under the supervision of an internal auditor of UOB.
- 3.4 No Eligible Customer shall be eligible for more than one prize at each Draw.

- 3.5 All winners will be notified by post and/or email at the last known mailing address on UOB's or FEB's records and such notice shall be deemed to have been duly received 2 days after posting or 1 hour after despatch by email.

#### **4. Prizes**

- 4.1 There will be a total of three prizes for each Draw.
- 4.2 Subject to paragraph 5.1 below, 3 winners per Draw will get a refund of his total online bill payment made during the Qualifying Period as stated in paragraph 3.1, cap at \$5,000 per winner. Total highest possible value of the draws will be \$30,000.
- 4.3 All prizes shall be claimed by the winners or their duly authorized representative by 12 December 2003 for the 1<sup>st</sup> Draw and 12 March 2004 for the 2<sup>nd</sup> Draw at such venue as shall be notified to them, presenting such identification 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.
- 4.4 All prizes shall not be exchangeable, transferable, redeemable or substituted in all cases, whether in whole or in part.
- 4.5 It is a condition precedent for participation in the Draw 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 Draw 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.

#### **5. Miscellaneous**

- 5.1 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
- 5.1.1 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 Draw, the selection of winners, and the timing of any act to be done, and all customers shall be bound by these amendments; and
  - 5.1.2 vary, withdraw, cancel or invalidate any chance 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.
- 5.2 The decisions of UOB on all matters relating to the Draw are final, conclusive and binding on all customers and no correspondence will be entertained. Any certification by an authorized officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all customers.
- 5.3 The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.