

Bank Online and Win Weekly Bonus Draw

Terms and Conditions

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1 Eligibility

- 1.1. A customer of United Overseas Bank Limited ("UOB"), Industrial & Commercial Bank Limited ("ICB") and/or Far Eastern Bank Limited ("FEB") who (1) maintains a personal account with UOB, ICB or FEB (each such person being hereinafter referred to as a "UOB customer") and (2) has a valid UOB Personal UniBanking Username and Password required for utilising the UOB Personal UniBanking Service (an "Eligible Customer"), will qualify to participate in the **Bank Online and Win Weekly Bonus Draw** ("the Draw"). UOB customers who are not currently UOB Personal UniBanking Service customers may register for the service online or at designated UOB ATMs or at any UOB, ICB or FEB branch to become Eligible Customers.
- 1.2. For avoidance of doubt, an "Eligible Customer" does not include a customer who is a director or an employee of UOB or any subsidiary company of UOB or a partner, a director or an employee of the publishing/media agencies engaged in connection with the Draw.

2 Allotment of Chances

- 2.1 An Eligible Customer who performs the following transactions online via the UOB Personal UniBanking Service will be allotted the respective number of lucky draw chances.

Qualifying Transactions	Chances Entitlement Per Transaction
For New UOB Personal UniBanking Customers	
/// 1 st time login to Personal UniBanking	5
Group A Transactions (Minimum S\$30 per transaction)	
/// Bill Payment: Immediate/Scheduled/Recurring	1
/// Credit Card Bill Payment: Immediate/Scheduled	1
/// Inter-Bank Funds Transfer: Immediate/Scheduled/Recurring	1
/// Invest Credit Top Up	1
Group B Transactions (No minimum amount required)	
/// Bank Account Application (Not applicable to TX Account)	3
/// Electronic Payment for Shares (By Contract)	3
/// IPO Application	3
/// Stop Sending Account Statement	3
/// Fixed Deposit Placement	3

- 2.2 For the purpose of allotment of lucky draw chances, a transaction is deemed to be performed by the Eligible Customer at the time when the transaction is carried out or given effect to by UOB, ICB or FEB, as the case may be.

3 Dates and Drawing

- 3.1 The qualifying period for the Draw is from Monday 2 September 2002 to Sunday 15 September 2002, both dates inclusive, divided into 2 weekly periods. Each weekly period commencing from 2 September 2002 shall be the period from Monday at 00:00hrs to Sunday at 23:59hrs.
- 3.2 Each weekly draw of lucky draw chances allotted in any weekly period will be conducted on the Wednesday of the immediately subsequent week. For example, the first draw will be conducted on Wednesday 11 September 2002 for lucky draw chances allotted during the weekly period from Monday 2 September 2002 00:00hrs to Sunday 8 September 2002 23:59hrs, and so forth.
- 3.3 Twelve winners will be selected randomly by hand under the supervision of an internal auditor of UOB for each weekly draw.
- 3.4 No Eligible Customer shall be eligible for more than one prize at each weekly draw.
- 3.5 Any lucky draw chance not picked in any weekly draw will not be aggregated with any lucky draw chances allotted for transactions performed in any subsequent weekly period for the purpose of subsequent weekly draws.
- 3.6 All winners will be notified by post and/or email at the last known mailing address on UOB's records and such notice shall be deemed to have been duly received 2 days after posting or 1 hour after despatch by email. The results of each weekly draw will be posted online at www.uobgroup.com.
- 3.8 The consolidated results of the respective weekly draws, including the Bank Online and Win Weekly Draw from 17 June to 31 August 2002, will be published in The Straits Times within seven (7) working days from the date of the last weekly draw.

4 Prizes

- 4.1 There will be a total of twelve prizes for each weekly draw.
- 4.2 Subject to paragraph 5.1 below,
- 4.2.1 the prizes for each weekly draw are 12 Grand Plaza Hotel dining voucher worth S\$60 each
- 4.3 All prizes shall be claimed by the winners or their duly authorised representative within 1 month of each weekly draw at such venue as shall be notified to them, presenting such identification documents for identification purposes as UOB may require. Any prize 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) for cash or otherwise. UOB does not warrant the quality, performance or fitness for purpose of any of the prizes and 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 Draw and/or redemption or use of the prizes.

- 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 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 authorised officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all customers.