

TERMS AND CONDITIONS

1. Eligibility

1.1 The Chinese New Year Rover 75 lucky draw ("Draw") is open to all Eligible Credit Cardmembers as herein described.

1.2 Subject to the provisions herein and in particular, Rule 1.3, "Eligible Credit Cardmembers" shall mean all Card (principal & supplementary) accounts of United Overseas Bank Limited ("UOB Card" issued in Singapore with the exception of: UOB VISA Purchasing card account, UOB Master Account, UOB Private Label Card Accounts, UOB VISA Electron card accounts, UOB VISA Debit Card accounts), which are valid, subsisting and in the opinion of UOB in good standing.

1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Credit Cardmember and shall not be obliged to give any reason therefor. Without limiting the generality of this provision, otherwise Eligible Credit Cardmembers:

- i. who is a staff or Director during the Period (as hereinafter defined) of United Overseas Bank Ltd, Industrial Commercial Bank Ltd, Chung Khiaw Bank Ltd, Far Eastern Bank Ltd, Overseas Union Bank Limited and its subsidiaries, their advertising agencies, PricewaterhouseCoopers (only staff who are handling UOB account), DDB Worldwide (only staff who are handling the UOB account), Sponsor whose prizes are being drawn (i.e Rover (only staff who are handling the account), their advertising agencies or who has an interest in this Draw;
- ii. whose principal Card Account(s) is/are terminated between 10 January 2003 and 28th February 2003 (both dates inclusive herein referred to as "the period");
- iii. who are deceased or who face legal incapacity;
- iv. who face proceedings or any threat thereof;
- v. any of whose accounts is otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time during the Period of the Draw 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. For the avoidance of doubt, termination of a supplementary Credit Cardmember's account will not by itself disqualify the Eligible Principal Credit Cardmember from the Draw.

2. Allocation of Chances

2.1 During the Period, one (1) coupon will be issued to Eligible Cardmembers for every S\$50/- charged to their UOB Credit Card at participating restaurants (refer to listing below) between 10 January 2003 and 28 February 2003 (all dates inclusive).

2.2 All lucky draw coupons must be deposited into the lucky draw boxes (located at all participating restaurants) during the period of the Draw.

2.3 Incomplete, incorrect or illegible entries will be disqualified..

- Dragon Gate Restaurant (World Trade Centre)
- Hai Xiang Restaurant (New Park Hotel)
- Hua Yuen Chinese Restaurant (Grand Plaza Parkroyal)
- Lemongrass Thai Restaurant at:
East Coast Road, Heeren, NTUC Pasir Ris, Siglap Centre and South Buona Vista
- Long Beach Seafood Restaurant:
Long Beach Main, Long Beach IMM and Long Beach Marina
- Orient Ocean Restaurant (Hotel Miramar)
- Peach Blossoms (Marina Mandarin Hotel)
- Pine Court Chinese Restaurant (Meritus Mandarin Singapore)
- River City Restaurant (Excelsior Hotel)
- Si Chuan Dou Hua Restaurant at UOB Plaza and Plaza Parkroyal
- The Neptune (Overseas Union House)
- Ah Yat Abalone Forum Restaurant (Singapore Shopping Centre)
- Ah Yat Seafood Restaurant (Turf City)
- Ah Yat Seafood & Steamboat Restaurant (Marina Square)
- Coca Steamboat at:
International Building, Ngee Ann City, Novena and The Concourse
- Hai Tien Lo Cantonese Restaurant (Pan Pacific Singapore)
- Jade Palace Seafood Restaurant (Forum)
- Jumbo Seafood Restaurant at:
Jurong, Riverside Point, Serangoon Garden and UDMC Seafood Centre

- No Signboard Seafood Restaurant at:
Geylang, Kallang and West coast
- Old Racecourse Seafood Restaurant (Turf City)
- Owen Seafood Restaurant (Turf City)
- Peach Garden Chinese Restaurant at:
Eastwood Centre and Novena Garden
- Summer Pavilion (Ritz Carlton)
- Treasure Inn Seafood Restaurant (Turf City)
- Wah Lok Cantonese Restaurant (Carlton Hotel)
- Golden Peony (Conrad Hotel)
- Yu Yuan Restaurant

2.4 UOB reserves the right to revoke and/or deduct and/or re-compute any chances earned to the Card account in the event the Cardmembers fail to effect due payment for the Card transactions.

3. Draw Dates

- 3.1 Unless UOB notify otherwise, the Draw will be conducted on 17th March 2003, or such other dates as UOB may determine in their sole and absolute discretion, in the presence of the internal auditors of UOB at UOB Card Centre, 238B Thomson Road, Novena Square, #08-01 Singapore 307685.
- 3.2 UOB reserve 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, and no correspondence or claims will be entertained.
- 3.3 Completed Cardmembers' details must be clearly written on the original lucky draw coupon. Any defaced coupon, unreadable handwriting, or incomplete details, UOB reserves the right to disqualify the winner.
- 3.4 The result of the Draw will be published in The Straits Times within 7 working days of the Draw.

4. Prize

- 4.1 The prize for the Draw:

Rover 75 1.8 Classic

- Specifications and colour may vary from pictures shown in all communication materials.
- Excludes COE, and insurance, but includes GST, 6 months road tax and registration fee
- The winner must endorse a separate agreement and register the Prize with MG Rover Singapore.
- Terms & Conditions of MG Rover Singapore applies.

4.2 Prize is neither transferable nor exchangeable for cash or kind.

4.3 All winners will be notified by post and/or telephone based on the last known information on UOB card Centre's records.

4.4 Prize must be claimed in Singapore within two months of each Draw. All unclaimed prizes will be forfeited and donated to charity(ies) of UOB's choice. All winners whose prizes have been forfeited shall not be entitled to any payment compensation.

4.5 UOB reserves the right to use the names and pictures/photographs of the winners to print advertisements or otherwise engage the winners for its publicity purpose without any compensation whatsoever.

4.6 UOB may, at any time in its sole and absolute discretion, substitute any prize with another prize of similar value.

5. Decisions of UOB

5.1 The decisions of UOB on all matters relating to this Draw are final, conclusive and binding and no correspondence will be entertained.

5.2 UOB reserves the right to vary, amend, delete or add to any of the Terms and Conditions, at any time, in its sole and absolute discretion without prior notice.

5.3 These terms and conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Draw shall be taken to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.