

UOB Cash Advance Lucky Draw 2007 TERMS AND CONDITIONS

Eligibility

- 1.1 The UOB Overseas Bank Limited ("UOB") Cash Advance Lucky Draw ("the Draw") is open to all eligible UOB Credit Cardmembers as herein described.
- 1.2 Subject to the provisions herein and in particular, Rule 1.3, "Eligible Cardmembers" shall mean all principal UOB Credit Cardmembers accounts of UOB (collectively referred to as "Cards" and singularly a "Card") which are valid, subsisting and in the opinion of UOB in good standing.
For the avoidance of doubt, the benefit of all charges incurred by a supplementary Cardmember in respect of this Draw shall accrue to the Eligible Cardmember.
- 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 therefore. Without limiting the generality of this provision, Eligible Cardmembers:
- i. who are a staff or Director of United Overseas Bank Ltd and Far Eastern Bank Ltd during the Period (as hereinafter defined);
 - ii. whose principal Card Account(s) is/are terminated between 1 June 2007 and the Draw Date (both dates inclusive);
 - iii. who are deceased or who face legal incapacity;
 - iv. who face legal proceedings or any threat of legal proceedings;
 - v. whose accounts are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time before the Draw Dates 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 Cardmember from the Draws.

2. Allocation of Chances

- 2.1 One lucky draw chance will be awarded for each successful Cash Advance transaction done from 1 June to 31 July 2007 (both dates inclusive).
Two lucky draw chances will be awarded for each successful Cash Advance transaction done via Short Message Service (SMS) from 1 June to 31 July 2007 (both dates inclusive).
- 2.2 The records of transactions of UOB and the total number of chances allocated to an Eligible Credit Cardmember shall be final and conclusive.

3. Draw Dates

- 3.1 Unless UOB notifies otherwise, the Draw will be conducted on 20 August 2007 or such other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), in the presence of the internal auditors of UOB at United Overseas Bank, 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing (S) 310480.

- 3.2 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.

4. Prizes

- 4.1 There shall be 10 winners for the Draw. They will each be entitled to a cash prize of S\$1,000. This cash prize will be credited to their UOB Credit Card account by 31 August 2007.
- 4.2 The cash prize is not transferable. 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 Draw and/or redemption or use of the prize.
- 4.3 The winner will be notified by post and/or telephone based on the last known information on UOB Card Centre's records.
- 4.4 It is a condition precedent for participation in the 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 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.
- 4.5 UOB may, at any time without notice 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 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.
- 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 deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.