

UOB CASHPLUS \$100,000 LUCKY DRAW TERMS AND CONDITIONS

Eligibility

- 1.1 The UOB Overseas Bank Limited ("UOB") CashPlus \$100,000 Lucky Draw ("the Draw") is open to all eligible UOB CashPlus customers as herein described.
- 1.2 Subject to the provisions herein and in particular, Rule 1.3, "Eligible Customers" shall mean all UOB CashPlus accounts of UOB (collectively referred to as "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 customers and shall not be obliged to give any reason therefore.
- 1.4 The following persons are not entitled to participate and are disqualified from participating in the Draw:
 - i. Employees of UOB and their immediate family members.
 - ii. Employees or staff of external auditors who are directly involved in the Draw and the advertising agencies of UOB and any other parties which are directly involved in organizing, promoting or conducting the Draw.
 - iii. Customers whose CashPlus Accounts have been suspended, cancelled or terminated by UOB at any time between the commencement of the qualifying period to the Draw Date, both dates inclusive.

Dates

The Qualifying Period for this Promotion commences on 1 August 2007 and ends on 31 October 2007 (both dates inclusive).

3. Allocation of Chances

- 3.1 10 draw chances will be awarded for every \$500 debit balance in your CashPlus account at month end. Additional 20 draw chances will be awarded for every \$10,000 debit balances at month end. Additional 10 chances for new CashPlus customers approved during the qualifying period. Subject to 5.2, chances will be accumulated and qualify for the grand prize.
- 3.2 The determination records of transactions of UOB Accounts and the total number of chances allocated to an Eligible Customer shall be determined by UOB in its sole and absolute discretion and such decision(s) shall be final and binding.

4. Draw Dates

- 4.1 Unless UOB states otherwise, UOB shall conduct 4 Draws. The draws for four (4) lucky winners each month will be conducted on 12 September, 12 October and 12 November 2007 respectively (total 12 winners), and the grand prize winner will be selected on 12 November 2007 or such other dates as UOB may determine at their absolute discretion ("the Draw Date"), in the presence of the auditors of UOB at United Overseas Bank, 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing (S) 310480.
- 4.2 Winners will be selected at random by UOB during the Draw by means of computerized system or in such other manner as UOB may determine in its sole and absolute discretion.
- 4.3 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified.

5. Prizes

- 5.1 There shall be a total of 13 winners for the Draw. 12 winners will each be entitled to a cash prize of \$1,000 during the qualifying period and the grand prize winner will receive \$100,000.
- 5.2 A winner shall not be entitled to win more than one \$1,000 prize each month..
- 5.3 The prize is not transferable. Any prize unclaimed after 60 days from the Draw Date shall be donated to a registered charity to be determined at UOB's sole discretion.
- 5.4 Each winner consents to UOB disclosing and/or publishing his/her name and any other of his/her particulars in any manner which UOB may deem fit for publicity purposes. Each winner also agrees to cooperate with and participate in the activities organized by UOB for these purposes. Winners will also be notified by phone and ordinary post within 7 working days from the Draw Date.
- 5.5 All participants in the Draw expressly and irrevocably authorize and consent to UOB to disclose their particulars to any party for the purpose of organizing, promoting and/or conducting the Draw.
- 5.6 It is a condition precedent for participation in the Draw that the winners consent 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.
- 5.7 UOB may, at any time without notice in its sole and absolute discretion, substitute any prize with another prize of similar value.

6. Decisions of UOB

- 6.1 The decisions of UOB on all matters relating to this Draw are final, conclusive and binding and no correspondence will be entertained.
- 6.2 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.
- 6.3 These Terms and Conditions shall be governed by the laws of Singapore, and all Eligible Customers who participate in the Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.