

Terms & Conditions of UOB CashPlus Online Survey Lucky Draw

- 1. The UOB CashPlus Online Survey Lucky Draw ("Lucky Draw") is open to all Eligible Participants as described in these terms and conditions only.
- 2. "Eligible Participants" are individuals who have been selected by United Overseas Bank Limited (the "Organiser") to complete the survey form ("forms"). The forms are not transferable. It is a condition precedent for participation in the lucky draw that all Eligible Participants consent to the use of any data provided by such Eligible Participants for future marketing effort by the Organiser, without payment or compensation therefor.
- 3. Only forms fully completed and submitted by Eligible Participants to the Organiser by 10 October 2004 will qualify for the Lucky Draw.
- 4. Notwithstanding anything herein, the Organiser has the absolute discretion at any time and from time to time to determine the eligibility of an otherwise Eligible Participant and shall not be obliged to give any reason therefor. Any staff or Director of the Organiser and their advertising agencies 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 Lucky Draw.
- 5. Forms not submitted via the online mode specified by the Organiser will not qualify for the Lucky Draw.
- 6. Each Eligible Participant will be allotted one (1) chance. Each Eligible Participant is eligible to win only one prize.
- 7. The Organiser assumes no responsibility for any submission of the forms that may be lost, delayed, misdirected, damaged, incomplete, garbled, intercepted or whatsoever whether due to mishandling, malfunction or otherwise of any postal, delivery, electronic, Internet or other system of transmission of the forms thereby affecting the ability of the Participant to participate in the Lucky Draw contemplated herein.
- 8. The lucky draw shall be conducted on 1 November 2004 at 80 Raffles Place #09-00 UOB Plaza 1, Singapore 048624 at 5pm by random selection by hand under the supervision of an auditor. A total of 29 winners will be selected.
- 9. Winners will be notified via post sent to the last known address in the records of the Organiser.
- 10. The Organiser reserves the right to draw reserve winners to substitute any winner (s) subsequently found to be disqualified. Determination of the winners shall be final, conclusive and binding, and no correspondence or claims will be entertained. It is a condition precedent 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 the Organiser in relation to the lucky draw and to the use of any data provided by such winner for any future marketing effort by the Organiser, without payment or compensation therefor.
- 11. The decisions of the Organiser on all matters relating to the lucky draw are final, conclusive and binding and no correspondence will be entertained. Any certification, by an authorised person of the Organiser relating to anything herein shall, in the absence of manifest error be conclusive and binding.
- 12. All prizes are not transferable, exchangeable, redeemable or substituted (in all cases, whether in whole or in part) for cash, credit or otherwise. The Organiser 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 redemption or use of the prizes.
- 13. All prizes must be claimed in Singapore within one month of notification at such venue as shall be notified to him, either personally or by his duly authorised representative presenting such documents for identification purposes as the Organiser may require. Any prize not claimed by the deadline shall be forfeited and donated to charity(ies) chosen at the absolute discretion of the Organiser and no claims whatsoever for payment or compensation shall be entertained.
- 14. Notwithstanding anything in these Terms and Conditions, the Organiser of the Lucky Draw reserves the right at any time in its absolute discretion to:
 - a. 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 lucky draw, the selection of winners, and the timing or venue of any act to be done and all persons shall be bound by these amendments: and
 - b. vary, withdraw, cancel or invalidate any lucky draw chance allotted, or substitute, withdraw or cancel any prize without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever.
- 15. The Contracts (Rights of Third Parties) Act, Cap.53B, shall not apply to these Terms & Conditions.