

GET LUCKY



You'll earn 5 bonus chances when you sign up for the UOB NOW Debit Card. What's more, earn additional chances with every S\$30 spent before 31 July 2008!

Each lucky winner will each take home one of the following prizes below.



3 lucky winners

SONY's VAIO VGN-CR35G
worth S\$1,999 each



10 lucky winners

SONY's Cyber-shot™
DSC-T300 worth S\$649 each



100 lucky winners

SONY's PaSoRi Reader
worth S\$49 each



1 lucky winner

Sony Ericsson P1i worth
S\$688 each



1 lucky winner

Sony Ericsson K660i worth
S\$398 each



1 lucky winner

Sony Ericsson K850i
Cyber-shot™ phone worth
S\$628 each

**UOB NOW DEBIT CARD
LAUNCH LUCKY DRAW 2008
TERMS AND CONDITIONS**

1. Eligibility

1.1 Subject to Clause 1.2, the UOB NOW DEBIT CARD LAUNCH LUCKY DRAW (the "Lucky Draw") is open to all eligible cardmembers of UOB NOW DEBIT CARD, whose accounts are valid, subsisting and in good standing as may be determined by United Overseas Bank Limited ("UOB") at its sole and absolute discretion ("Eligible Cardmembers").

1.2 The following are not eligible for the Lucky Draw:

- a. employees and their immediate families of UOB, Far Eastern Bank Limited and its subsidiaries;
- b. employees of advertising and promotion agencies engaged by UOB and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
- c. Principal Cardmembers whose accounts are terminated between 28 April 2008 and the Draw Date (both dates inclusive);
- d. persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
- e. any other person as UOB may decide to exclude at its sole and absolute discretion and without notice and without furnishing any reason.

2. Qualifying Period

2.1 "Qualifying Period" for the Lucky Draw means the period 28 April 2008 to 31 July 2008 (both dates inclusive).

3. Draw Date

3.1 The Lucky Draw will be conducted on **5 September 2008** in the presence of UOB's internal auditors, or on such other dates as

UOB may decide at its sole and absolute discretion ("the Draw Date").

4. Allocation of Lucky Draw Chances

4.1 One (1) Lucky Draw chance will be allocated to each Eligible Cardmember with every S\$30 Visa Point of Sales (VPOS) retail purchase charged during the Qualifying Period on his/her UOB NOW DEBIT Card. Lucky Draw chances are allocated based on accumulative amount spent per month, rounded down to the nearest multiples of S\$30.

Five (5) Lucky Draw chances will be allocated to every new cardmember of UOB NOW DEBIT Card who have submitted his/her application with full documents during the Qualifying Period, and whose account is approved and activated by 31st July 2008.

4.2 Termination of a supplementary cardmember's account will not disqualify the Eligible Cardmember from the Lucky Draw and the benefit of all charges incurred by a supplementary cardmember in the manner stated in Clause 4.1 above, in respect of the Lucky Draw shall accrue to the Eligible Cardmember.

4.3 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/VISA Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a charge incurred or cash advance made by the Eligible Cardmember and/or his/her supplementary cardmember(s) as being omitted from the allocation of chances by UOB during the Qualifying Period.

4.4 The transaction records of UOB and the total number of Lucky Draw chances allocated to an Eligible Cardmember shall be final and conclusive.

4.5 Annual fee charges, interest charges, late payment charges, finance charges, cash advance, balance transfers and other miscellaneous fees and charges will not be taken into account for

the purpose of calculating the spend amount of S\$30 for awarding the chances for the lucky draw.

4.6 UOB reserves the right to draw reserve winners to replace any winner(s) subsequently found to be disqualified. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained.

5. Prizes

5.1 There shall be 116 winners for the Lucky Draw.

5.2 Each winner will be entitled to a prize as set out below: ("Prize").

5.3 The breakdown of the Prizes is as follows :-

1. Top 3 Winners - ONE SONY VAIO LAPTOP worth S\$1999.00 each
2. 4th – 13th Winners - ONE SONY CYBERSHOT Camera worth S\$649
3. 14th Prize - ONE SONY ERICSSON PHONE K850i worth S\$628
4. 15th Prize - ONE SONY ERICSSON PHONE P1i worth S\$688
5. 16th Prize - ONE SONY ERICSSON PHONE K660i worth S\$338
6. 17th – 116th Prize - ONE SONY PASORI Reader worth S\$49

5.4 Prizes do not include delivery, installation charges or any other related costs and expenses.

5.5 The Prize is neither transferable nor exchangeable for cash or otherwise.

5.6 UOB may, at any time without notice in its sole and absolute discretion, substitute the Prize (including any component thereof) with another prize of similar value.

5.7 UOB does not confirm or guarantee the accuracy of the retail amount of the Prize as such amount may vary between the Qualifying Period and the Draw Date or thereafter.

5.8 The winner will be notified by post and/or telephone based on the last known information on UOB records within two (2) weeks from the Draw Date.

5.9 All unclaimed prizes within two (2) months from the date of notification will be forfeited. Any winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

6. General

6.1 UOB's decisions on all matters relating to the Lucky Draw are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Lucky Draw.

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 Eligible Cardmembers shall be bound by these amendments.

6.3 It is a condition precedent for participation in the Lucky 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.

6.4 In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Lucky Draw, these Terms and Conditions shall prevail.

6.5 These Terms and Conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Lucky Draw shall be deemed to have agreed

to submit to the exclusive jurisdiction of the Singapore courts.

- 6.6 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement.