

CELEBRATING GUARDIAN 35TH ANNIVERSARY, STAND TO WIN \$350 DAILY DRAW. TERMS AND CONDITIONS

1. Eligibility

- 1.1 The UOB Overseas Bank Limited ("UOB") Celebrating Guardian 35th Anniversary. Stand To Win \$350 Daily Draw ("the Draw") is open to all eligible UOB Credit Card customers as herein described.
- 1.2 Subject to the provisions herein and in particular, Rule 1.3, "Eligible Customers" shall mean all UOB Credit Card 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. Without limiting the generality of this provision, Eligible Customers:
- i. who are staff or Directors of United Overseas Bank Ltd during the Period (as hereinafter defined);
 - ii. whose principal Account(s) is/are terminated between [23 August 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;
 - vi. 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.

This promotion is not valid on medicinal products.

This promotion is not applicable to UOB JCB card, ONE Card MasterCard, Bank 121 Card, Travel Accounts, Purchasing and Private Label card.

2. Dates

- 2.1 The Qualifying Period for this Promotion commences on 23 August 2007 and ends on 25 September 2007 (both dates inclusive).

3. Allocation of Chances

- 3.1 Spend S\$35 in a single receipt to your UOB Credit Card at Guardian stores in Singapore earns you a chance to win S\$350 worth of Guardian vouchers.
- 3.2 The records of transactions of UOB and the total number of chances allocated to an Eligible Customer shall be final and conclusive.

4. Draw Dates

- 4.1 Unless UOB notifies otherwise, the Draw for the winners will be conducted on 12 October 2007 or other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), in the presence of the external auditors of UOB at United Overseas Bank, 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing (S) 310480.
- 4.2 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.

5. Prizes

- 5.1 There shall be 105 winners for the Draw. The winners will be entitled to win S\$350 worth of Guardian vouchers each.
- 5.2 The prize is not transferable for cash or otherwise. 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.
- 5.3 The winners' names and NRIC Nos will be published on the UOB website within one month from the date of the draw.
- 5.4 The winners will be notified by post within 14 days of the draw based on the last known information on UOB Card Centre's records. All identification will be based on the NRIC/FIN/Passport Number.
- 5.5 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.
- 5.6 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 Cardmembers who participate in the Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.