

**UOB Personal Internet Banking
Step Out in *Style!* with UOB Personal Internet Banking
Terms and Conditions**

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1. Eligibility

- 1.1 The 'Step Out in *Style!* with UOB Personal Internet Banking' Lucky Draw (the 'Draw') is open to all Eligible Customers as herein described.
- 1.2 Subject to the provision herein and in particular Rule 1.3, 'Eligible Customer' shall mean all customers of United Overseas Bank Limited ('UOB') and/or Far Eastern Bank Limited ('FEB') who, during the Qualifying Period (defined in 2.4), (i) maintains a personal banking account with UOB or FEB and (ii) either has or, upon successful application, has been provided with a valid UOB Personal Internet Banking username and password required for utilising the UOB Personal Internet Banking service and (iii) performs any of the Qualifying Online Transactions via UOB Personal Internet Banking service (listed in 2.1) during the Qualifying Period, is eligible to participate in the Draw.
- 1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of an otherwise Eligible Customer and shall not be obliged to give any reason therefor. Without limiting the generality of this provision, otherwise Eligible Customer:
 - i. who is a staff member or Director of UOB, FEB, and their respective subsidiaries; the immediate family members of such staff members or Directors; and the staff members and Directors of advertising agencies involved in this Draw;
 - ii. whose UOB Personal Internet Banking access is terminated before the Draw Date;
 - iii. who is deceased or who is under legal incapacity;
 - iv. who faces legal or regulatory proceedings or any threat thereof; or
 - v. whose account(s) is/are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time during the Qualifying Period of the Draw 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 winners of the Draw.

2. Allocation of Lucky Draw Chances, Dates and Drawing

- 2.1 Eligible Customers who perform the Qualifying Online Transactions via UOB Personal Internet Banking during the Qualifying Period will be allotted the chances as follows:

Qualifying Online Transaction	Chances Allotted
Bill Payment * (min. S\$50 per transaction)	1 per payment
Third Party Funds Transfer* (min. S\$100 per transaction)	1 per transfer

** Limited to 1 qualifying chance per bill payment/third party funds transfer made to each unique bill reference number, credit card or account number per month.*

- 2.2 Chances will be allotted on the date that the transfers/payments have been successfully effected.
- 2.3 The records of transactions of UOB and the total number of chances allotted to an Eligible Customer shall be final and conclusive. Without limiting the generality of this provision, UOB and FEB shall not be liable for any error or omission in the calculation, allotment or record of the chances or in the selection of the winners of the Draw.
- 2.4 The Qualifying Period for the Draw commences at 0000 hours of 15 May 2006, Monday, and ends 2359 hours of 31 July 2006, Monday.
- 2.5 The Draw will be conducted at 60 Robinson Road #10-00 Singapore 068892 on 13 September 2006, Wednesday, at 1430 hours.
- 2.6 Three (3) Winners will be selected randomly in the presence of an internal auditor of UOB. UOB reserves the right to draw reserve Winner(s) to substitute the Winner subsequently found to be disqualified. UOB's determination of the Winner shall be final, conclusive and binding, and no correspondence or claims will be entertained.
- 2.7 No person shall be eligible for more than one (1) Prize at the Draw.

- 2.8 The Winner will be notified by post and/or email at the mailing or email addresses as stated on UOB's or FEB's records and such notice shall be deemed to have been duly received two (2) days after posting or one (1) hour after dispatch by email.

3. Prizes

- 3.1 Subject to paragraph 4.1 below, there are three (3) prizes for this Draw.

Prize 1: One (1) Sony Ericsson W810i Walkman[®] Phone

Prize 2: One (1) Sony Ericsson W700i Walkman[®] Phone

Prize 3: One (1) Sony Ericsson M600i Mobile Phone

In addition, each Qualifying Online Transaction[#] performed by the three (3) winning customers during the Qualifying Period will earn them S\$3 worth of Takashimaya voucher, i.e., one (1) transaction = S\$3 worth of Takashimaya voucher.

The total value of Takashimaya vouchers awarded will be computed based on the total number of Qualifying Online Transactions performed, rounded up to the nearest S\$10.

Qualifying Online Transaction [#]	You'll Receive
Make 1 Bill Payment [^] (min. S\$50 per transaction)	1 x S\$3 worth of Takashimaya voucher
Make 1 Third Party Funds Transfer [^] (min. S\$100 per transaction)	1x S\$3 worth of Takashimaya voucher

[^] Limited to 1 x S\$3 worth of Takashimaya voucher per bill payment/third party funds transfer made to each unique bill reference number, credit card or account number per month.

- 3.2 UOB reserves the right to replace the Prize(s) with item(s) of similar value in case of stock unavailability.
- 3.3 The Prize(s) shall be claimed by the Winner or his/her duly authorised representative within one (1) month from the date stated in the Notification Letter/Email at such venue as shall be notified to him/her, presenting such documents for identification purposes as UOB may require. The Prize(s) not claimed by the deadline shall be forfeited and donated to a charity chosen at the absolute discretion of UOB, and no claims whatsoever for payment or compensation shall be entertained.

- 3.4 It is a condition precedent for participation in the Draw that the Winner consent to the public disclosure of his/her name, identification/passport number and photograph for publicity or commercial purposes or otherwise participate in the publicity activities of UOB and/or FEB in relation to the Campaign and to the use of any data provided by the Winner for any future marketing effort by the UOB group of companies, without any payment or compensation therefor.
- 3.5 The Prize(s) shall not be exchangeable, transferable, redeemable or substituted for cash or otherwise, in all cases, whether in whole or in part. UOB does not warrant the quality, performance or fitness for purpose of the Prize(s) and shall not be responsible for any consequence whether direct or otherwise 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(s).

4. Miscellaneous

- 4.1 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
- 4.1.1 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 Draw, the selection of winners, and the timing or manner of any act to be done, and all customers shall be bound by these determinations and/or amendments; and
 - 4.1.2 vary, withdraw, cancel or invalidate any chances allotted, or substitute, withdraw or cancel any prize without prior notice and without having to disclose any reason therefor and without any payment or compensation whatsoever.
- 4.2 The decisions of UOB on all matters relating to the campaign are final, conclusive and binding on all customers and no correspondence, whether relating to the allotment of lucky draw chances or otherwise, will be entertained. Any certification by an authorised officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all customers.
- 4.3 The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.