

**UOB Online IPO and Share Payment Draw
TERMS AND CONDITIONS**

1. Eligibility

- 1.1 A customer of United Overseas Bank Limited ("UOB") and/or Far Eastern Bank Limited ("FEB") who (1) maintains a personal account with UOB or FEB and (2) has a valid UOB Personal Internet Banking Username and Password required for utilizing the UOB Personal Internet Banking Service (an "Eligible Customer"), will qualify to participate in the UOB Online IPO and Share Payment Draw ("the Draw").
- 1.2 For avoidance of doubt, an Eligible Customer who is a director or an employee of UOB, FEB or the advertising agencies engaged in connection with the Draw shall not be eligible to participate in the Draw, whether or not a chance was allotted.

2. Allotment of Lucky Draw Chances

- 2.1 An Eligible Customer who performs the following transactions online via the UOB Personal Internet Banking Service during the Qualifying Period (defined below) will be allotted the respective number of lucky draw chances :

Qualifying Transactions	Number of Transactions/Amount	Lucky Draw Chances allotted)*
Making an application in respect of an Initial Public Offering (IPO)	1-10 lots per counter per month	1
	Above 10 lots per counter per month	2
For each Electronic Payment of Share (EPS)	\$3000 or less	1
	More than S\$3000	2

- 2.2 For the purpose of allotment of lucky draw chances, a transaction is deemed to be performed by the Eligible Customer at the time when the transaction is carried out or given effect to by UOB or FEB, as the case may be.

3. Dates and Drawing

- 3.1 The Qualifying Period for the Draw is from Thursday, 1 July 2004 at 00.00 hours to Thursday, 30 September 2004 at 23.59 hours, both dates inclusive. 1 draw will be conducted each month during the qualifying period.
- 3.2 The Draw will be conducted as follows:
- 1st draw to be conducted on: Wednesday, 25 August 2004 at 3pm
 - 2nd draw to be conducted on: Wednesday, 22 September 2004 at 3pm
 - Final draw to be conducted on: Wednesday, 27 Oct 2004 at 3pm

Venue of draw: at 60 Robinson Road #10-00 Singapore 068892

- 3.3 Three (3) winners will be selected randomly by hand in the presence of an internal auditor of UOB.

- 3.4 No person shall be eligible for more than one prize at the Draw.
- 3.5 Lucky draw chances allotted each month cannot be rolled over/accumulated to the following month for the subsequent draw. At the end of each monthly draw, all lucky draw chances will be invalidated.
- 3.6 All winners will be notified by post and/or e-mail at the last known mailing and/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

4. Prizes

- 4.1 Subject to paragraph 5.1 below, the prizes for the Draw are 3 cash prizes of S\$1000 for each monthly draw. A total of S\$3,000 will be given out in the Draw.
- 4.2 All prizes will be credited directly into the personal account of the winners selected at the discretion of UOB or FEB.
- 4.5 It is a condition precedent for participation in the Draw 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 UOB and/or FEB in relation to the Draw and to the use of any data provided by such winners for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.

5. Miscellaneous

- 5.1 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
 - 5.1.1 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 and venue of any act to be done, and all customers shall be bound by these amendments; and
 - 5.1.2 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.
- 5.2 The decisions of UOB on all matters relating to the Draw are final, conclusive and binding on all customers and no correspondence will be entertained. Any certification by an authorized officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all customers.
- 5.3 The Contracts (Rights of Third Parties) Act, Cap. 53B, shall not apply to these Terms and Conditions.