



TX iPod Mini Online Draw Terms and Conditions

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1 Eligibility and Allotment of Lucky Draw Chances

- 1.1 The TX iPod Mini Online Draw (the “Draw”) is open to all Eligible Customers as herein described.
- 1.2 Subject to the provision herein and in particular, Rule 1.4 “Eligible Customer” shall mean all customers of United Overseas Bank Limited (“UOB”) and/or Far Eastern Bank Limited (“FEB”) who maintains a TX account with UOB or FEB and who, during any of the Qualifying Periods (defined in 2.1), performs any of the following activities via UOB Personal Internet Banking service as listed in 1.4, 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 or Director during the Qualifying Periods (as hereinafter defined) of United Overseas Bank Ltd, Far Eastern Bank Ltd, and its subsidiaries, their advertising agencies or who has an interest in this Draw;
 - ii. whose principal TX Account(s) is/are terminated before any Draw Date ;
 - iii. who are deceased or who face legal incapacity;
 - iv. who face proceedings or any threat thereof;
 - v. any of whose accounts is 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 winner of the Draw.

- 1.4 The allocation of chances are as follows:

Activity	Chances Allotted
First-time Login to UOB Personal Internet Banking	3
Online Bill payment (min amount S\$10)	1 per payment (cap at 10 chances per qualifying period)
Online Funds Transfer (min amount S\$10)	1 per transfer (cap at 10 chances per qualifying period)



- 1.5 The records of transactions of UOB and the total number of chances allocated to an Eligible Customer shall be final and conclusive.

2 Dates and Drawing

- 2.1. Unless UOB notify otherwise, there will be a total of five (5) Draws. The Qualifying Periods for the Draws and dates which the Draw will be conducted are as follows:

	<u>Commencing at 00:00 hours of</u>	<u>Ending at 23:59 hours of</u>	<u>Dates which Draw will be conducted</u>
Qualifying Period 1	Thursday 15 July 2004	Saturday 14 August 2004	Monday 6 September 2004
Qualifying Period 2	Sunday 15 August 2004	Tuesday 14 September 2004	Wednesday 6 October 2004
Qualifying Period 3	Wednesday 15 September 2004	Thursday 14 Oct 2004	Friday 5 November 2004
Qualifying Period 4	Friday 15 October 2004	Sunday 14 November 2004	Monday 6 December 2004
Qualifying Period 5	Monday 15 November 2004	Tuesday 15 December 2004	Thursday 6 January 2005

- 2.2. The Draws will be conducted at 60 Robinson Road #10-00 Singapore 068892 at 4.00 p.m.
- 2.3. Twenty-five (25) winners, five (5) from each Qualifying Period, will be selected randomly by hand in the presence of an internal auditor of UOB. UOB reserve the right to draw reserve winner(s) to substitute any winner subsequently found to be disqualified. UOB's determination of the winners shall be final, conclusive and binding, and no correspondence or claims will be entertained.
- 2.4. The person who has won a prize in one draw will be eligible to win another prize in another draw.
- 2.5. The draw chances allotted for each Qualifying Period will not be rolled over to the next qualifying period.
- 2.6. All winners 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. Names of winners will also be published in the Streets papers within 7 days of the Draw.

3 Prizes

- 3.1. Each selected winner will receive an iPod Mini worth S\$543. A total of 25 iPod Minis will be given out to winners.
- 3.2. All prizes shall be claimed by the winners or their duly authorised representative within two (2) months of the Draw at such venue as shall be notified to them, presenting such documents for identification purposes as UOB may require. Any prizes 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.
- 3.3. 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 therefor.

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 Draw 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 authorized 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.