

UOB Junior Savers Dreamworld Lucky Draw Terms and Conditions

1 Eligibility

- 1.1 The United Overseas Bank Limited ("**UOB**") Junior Savers Dreamworld Lucky Draw (the "**Draw**") is open to UOB Junior Savers Account opened between 15 September 2005 and 15 November 2005 (the "**Eligible Account**").
- 1.2 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of an otherwise Eligible Account and shall not be obliged to give any reason therefore. All UOB Junior Savers Accounts held by any staff or Director of UOB/Far Eastern Bank Limited, and their immediate families, and the staff of advertising agencies and Singapore Press Holdings who are handling the UOB account, sponsors whose prizes are being drawn, their advertising agencies or who has an interest in this Draw during the 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.

2. Allocation of Chances

- 2.1 The chances for the Draw are awarded to Eligible Accounts as follows:
- (i) 5 lucky chances for new UOB Junior Savers Accounts opened.
 - (ii) 1 lucky chance for every deposit made between S\$500 up to S\$2,999.99.
 - (iii) 6 lucky chances for any deposit of S\$3,000 and above.
- 2.2 Any withdrawal transaction of S\$500 and above from the Eligible Account will disqualify the account from the UOB Junior Savers Dreamworld Lucky Draw.
- 2.3 Any Eligible Account(s) that are closed between 15 September 2005 and 5 December 2005 will have all the chances previously awarded to the account prior to the closure, forfeited.

3. Conduct of Draw

- 3.1 The **Qualifying Period** for the Draw is:
15 September 2005 to 15 November 2005
- 3.2 The Draw will be held on 5 December 2005 or any other date as UOB may determine in its sole discretion.
- 3.3 The Draw will be conducted at UOB Plaza 1, 80 Raffles Place, #13-00, Singapore 048624.

Two winners will be selected at the end of the lucky draw period.

- 3.4 The Winning Eligible Account ("**Winning Account**") shall be selected at random by means of a computerized system as UOB may determine. The selection process will be witnessed by UOB's internal auditor(s). UOB reserves the right to draw reserve winner(s) to substitute any Winning Account subsequently found to be disqualified from the Draw.
- 3.5 The results will be published in a newspaper within 7 days of the Draw. The winner will also be notified by post at the last known mailing address on UOB's records within 1 month from the date of the Draw, and such notice shall be deemed to have been duly received 2 days after posting by ordinary mail.
- 3.6 The Prizes shall be claimed by the winners in person at 80 Raffles Place, UOB Plaza 1, #13-00, Singapore 048624 (or such other venue) as UOB may notify the prize winners.
- 3.7 If any prize remains unclaimed for two (2) months after the date of the Draw or by 31 January 2006, whichever is earlier, it will be forfeited (without any liability on the part of UOB to the relevant Winning Account Holders) and it and/or the proceeds therefore will be donated to a charitable organization to be decided at the sole discretion of UOB. The Winning Account Holders whose prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.

4 Prize

- 4.1 The Prizes must be redeemed by 31 December 2006.
- 4.2 The Prize is transferable to another party so long as the other party has an existing UOB Junior Savers Account. The Prize cannot be sold to another party.
- 4.3 All flights and accommodation are subject to availability. Confirmation and booking of the tickets must be made three (3) months in advance of date of travel.
- 4.4 The Prizes are two (2) holidays for a family of four (4) to Dreamworld in Gold Coast, Australia.

5 General

- 5.1 The prize is not exchangeable whether for cash or otherwise. All prizes are also subject to the terms and conditions accompanying them (if any). 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.
- 5.2 UOB and Dreamworld may without notice replace or substitute the prize with another prize of similar value, as UOB and Dreamworld may determine in its sole discretion.

- 5.3 If UOB subsequently discovers that a Winning Account is in fact not eligible to participate in the Draw, UOB may at its discretion forfeit the prize (or reclaim it if already awarded) and award or dispose of it in such manner and to such person/persons as UOB deems fit.
- 5.4 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 the winners, and the timing of any act to be done, and all participants shall be bound by these amendments.
- 5.5 The decision of UOB on all matters relating to the Draw shall be final and binding on all account holders of the Eligible Accounts and any other persons, including, without limitation, any decision to cancel or suspend the Promotion or any Draw. No correspondence(s) will be entertained.
- 5.6 It is a condition precedent for participation in the 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 participates 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.
- 5.7 UOB shall not be liable for any delay in allocation or error in the calculation of the lucky draw chances.
- 5.8 UOB shall not be liable if it is unable to perform its obligations under these Terms and Conditions due directly or indirectly to the failure of any machine or communication system, industrial dispute, act of God or anything outside the control of UOB or its servants or agents.