



UOB ONE CARD LUCKY DRAW

TERMS AND CONDITIONS

Eligibility

- 1.1 Subject to Clause 1.2, the **UOB ONE CARD LUCKY DRAW** ("the Lucky Draw") is open to all eligible principal cardmembers of UOB One Card collectively "Principal Cardmembers" or each a "Principal Cardmember") whose cards are valid, subsisting and in good standing as may be determined by United Overseas Bank Limited ("UOB") at its sole and absolute discretion (collectively "Eligible Cardmembers or each an "Eligible Cardmember").
- 1.2 The following are not eligible for the Lucky Draw :
 - 1.2.1 Directors and employees of UOB and their respective immediate family members;
 - 1.2.2 Employees or staffs of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.2.3 Principal Cardmembers whose accounts are terminated between 31 July 2011 and the Draw Date (defined in Clause 4.1 below) (both dates inclusive);
 - 1.2.4 Persons who are unsound of mind, deceased, insolvent or have legal proceedings of any nature instituted against them; and;
 - 1.2.5 Persons below the age of 21 years as at 31 December 2011;
 - 1.2.6 Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by UOB at its sole and absolute discretion.
- 1.3 For the avoidance of doubt:-
 - (a) the benefit of all charges incurred by a supplementary Cardmember in respect of the Lucky Draw shall accrue to the Eligible Cardmember;
 - (b) termination of a supplementary Cardmember's account will not by itself disqualify the Eligible Cardmember from the Lucky Draw.
- 1.4 Notwithstanding anything herein, UOB has the absolute discretion to determine the eligibility of any Cardmembers for the Lucky Draw and such determination shall be final and conclusive and UOB shall not be obliged to give any reasons thereof.

Qualifying Period

- 2.1 The "Qualifying Period" for the Lucky Draw shall be between 4 August 2011 to 31 December 2011 (both dates inclusive).

3. Allocation of Lucky Draw Chances

- 3.1 To participate in the Lucky Draw, Eligible Cardmembers shall have to perform retail transactions using their UOB One Card during the Qualifying Period of 4 August 2011 till 31 December 2011.
 - 3.1.1 For each retail transaction performed by the Eligible Cardmembers in Singapore Dollars using their UOB One Card during the Qualifying Period, the Eligible Cardmembers will earn one (1) chance for the Lucky Draw.

- 3.3 For each retail transaction performed by the Eligible Cardmembers in Foreign Currency using their UOB One Card during the Qualifying Period, the Eligible Cardmembers will earn two (2) chances for the Lucky Draw.
- 3.4 Ten (10) Lucky Draw chances will be allotted for each new and approved UOB One Cardmember between the Qualifying Period.
- 3.5 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa Acquiring Merchants, merchant establishments, VISA International Incorporated, MasterCard International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a charge incurred or cash advance made by the Eligible Cardmember and/or his supplementary Credit Cardmember(s) as being omitted from the allocation of Lucky Draw chances by UOB during the Qualifying Period.
- 3.6 UOB's transaction records and the total number of Lucky Draw chances allotted to an Eligible Cardmember shall be final and conclusive. No correspondence will be entertained.
- 3.7 Only posted transactions within the qualifying period are valid. Funds transfers, cash advance, annual fees, interests or any other finance charges or fees are not considered.

4. Draw Date

- 4.1 Unless UOB notifies otherwise, the Lucky Draw will be conducted on 27 January 2012 or such other dates as UOB may determine at its sole and absolute discretion ("the Draw Date"), in the presence of the external auditors of UOB at Singapore Press Holdings Limited, 1000 Toa Payoh North, News Centre, Singapore 318994 or at such other venue as may be determined by UOB.
- 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. Prize

- 5.1 The Lucky Draw Prize shall be one (1) MINI STRATFORD (the "Prize").
 - 5.1.1 The Prize must be registered in the winner's name and will be delivered to the winner on 24 February 2012 or such other date to be determined at the sole and absolute discretion of UOB. The winner shall not sell the Prize to anybody or advertise the sale of the Prize until duly registered in the winner's name.
 - 5.1.2 The Prize will be in white color and the winner shall accept the Prize "AS IS".
 - 5.1.3 The Prize does not include the cost of Certificate of Entitlement, registration, road tax, insurance, In-Vehicle Unit (IU) and radio license fee and any other cost incidental thereto.
 - 5.1.4 The colour of the Prize shown on all printed materials may not represent the colour of the actual Prize.

- 5.1.5 Specification of the Prize is fixed with no alteration allowed.
- 5.2 The Prize is neither transferable nor exchangeable 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 Lucky Draw and/or redemption or use of the Prize.
- 5.3 The winner will be notified by post and/or contacted via telephone based on the last known contact information from UOB's records. The result will be published in a major daily newspapers on or before 3 February 2012.
- 5.4 The Prize must be claimed in Singapore on or before 17 February 2012. All unclaimed prizes will be forfeited. Any winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.
- 5.5 UOB may, at any time without notice and without furnishing any reason in its sole and absolute discretion, substitute the Prize (or any component thereof) with any other item of similar value.
- 5.6 UOB assumes no liability or responsibility for the acts or defects in the goods or services offered in this promotion. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.

6. Participation

- 6.1 It is a condition precedent for participation in the Lucky 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 participate in the publicity activities of UOB in relation to the Lucky 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.
- 6.2 The winner shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Lucky Draw at his/her own costs.

7. General

- 7.1 The decisions of UOB on all matters relating to the Lucky Draw are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Lucky Draw.
- 7.2 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.
- 7.3 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Lucky Draw, these Terms and Conditions shall prevail.
- 7.4 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement.

- 7.5 These Terms and Conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.