

### Terms and Conditions:

1. By participating in the UOB Lady's HKLW Promotion ("**Promotion**"), participants agree to these terms and conditions.
2. The prizes awarded under or in connection with the Promotion ("**Prizes**") do not include spending money, passports, visas, travel insurance, transfers, meals or accommodation (except to the extent that spending money, passports, visas, travel insurance, transfers, meals or accommodation are expressly stated in these terms and conditions to be included in the Prizes).
3. No Prize is redeemable for cash or transferable. Any Prize winner must accept the prize "as it is" and must acknowledge that MasterCard accepts no responsibility for any variation in the value of the prize.
4. Prizes are subject to change without notice. If any of the prizes or items forming part of the Prize is unavailable for whatever reason, MasterCard reserves the right to substitute that Prize or item of the Prize for an item of equivalent value.
5. Except for warranties and conditions implied by law which cannot be excluded, MasterCard makes no representations or warranties, express or implied, regarding the quality or suitability of any prizes. Certain legislation may imply conditions or warranties which cannot be excluded, restricted or modified except to a limited extent. In this event, to the extent permitted by law, MasterCard's liability is limited to, at its option: (i) the replacement of the Prize or the supply of an equivalent Prize; or (ii) the payment, if it does not contravene any law, of the cost of the replacement or supply.
6. MasterCard and its affiliates and their respective directors, officers, employees and agents, shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with the participant's participation in the Promotion or the receipt or use of any part of the Prize or suffered during the course of the prize winning travel, except for any liability which cannot be excluded by law.
7. By acceptance or receipt of a Prize, the Prize winner agrees to hold harmless MasterCard and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability suffered by MasterCard and its affiliates and their respective directors, officers, employees and agents in connection with such prize winner's participation in the Promotion or receipt, redemption or use of the Prize.
8. MasterCard accepts no responsibility for any tax implications that may arise from the Prize or the use thereof. Any tax filing obligation or any tax payment due to any tax authority as a result of receipt of the prizes remain the sole responsibility of the promotion participation. It is the responsibility of each Promotion participant to seek independent advice on the possible implications this may have on their own financial situation.