



TERMS AND CONDITIONS

WIN 500 SMART\$ EVERYDAY WITH UOB 0% INSTALMENT PAYMENT PLAN

1 Eligibility

- 1.1 Subject to Clause 1.2, WIN 500 SMART\$ EVERYDAY WITH UOB 0% INSTALMENT PAYMENT PLAN ("the Promotion") is open to all eligible UOB credit cardmembers whose accounts 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 to take part in the Promotion:
- 1.2.1 Directors and employees of UOB;
 - 1.2.2 Employees of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.2.3 Cardmembers whose accounts are terminated between 01 October 2010 and 30 November 2010 (both dates inclusive);
 - 1.2.4 All Corporate Cards, Purchasing Cards and Travel Accounts;
 - 1.2.5 Persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - 1.2.6 Any accounts that are deemed to be delinquent or unsatisfactorily conducted as determined by UOB at its absolute discretion;
 - 1.2.7 Persons below the age of 21 years as at the relevant Draw Date and the Grand Draw; and
 - 1.2.8 Any other persons as UOB may decide to exclude at its absolute discretion without notice and without furnishing any reason.
- 1.3 This Promotion is not extended to (a) credit cardmembers of UOB CUP Card, UOB JCB Card, Bank 121 Card and Private Label Card and (b) UOB customers of Travel Accounts, Purchasing Card.

2. The Promotion

- 2.1 The Promotion entitles Eligible Cardmembers to stand a chance to win \$500 every day in SMART\$ with a minimum charge of S\$500 to the UOB 0% Instalment Payment Plan at any Participating Merchant in the UOB Instalment Programme.
- 2.2 There will be one winner a day.

- 2.3 The 500 SMART\$ awarded to the winner will be credited into the Cardmember's card account of the credit card used for the winning Instalment purchase by 31 December 2010.

3 **Promotion Period**

The Promotion commences on 01 October 2010 and 30 November 2010, both dates inclusive (the "Promotion Period").

4. **Participating Merchants**

There are more than 3000 merchant outlets participating in the UOB 0% Instalment Programme and the list of participating merchants can be found in our UOB website at:

http://www.uob.com.sg/personal/cards/privileges/zero_instalment_plan.html

5. **Draw date**

- 5.1 Unless UOB notifies otherwise, the Lucky Draw will be conducted on 08 December 2010 or such other date as UOB may determine at their absolute discretion in the presence of the internal auditors of UOB at UOB Card Centre office located at 480 Toa Payoh Lorong 6 #25-01 HDB Hub East Wing Singapore 310480 or at such other venue as may be determined by UOB.

- 5.2 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be ineligible. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained.

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 prize is non-transferable and cannot be exchanged for cash.
- 7.2 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.
- 7.3 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 in this Promotion shall be bound by these amendments.

- 7.4 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.
- 7.5 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.
- 7.6 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.
- 7.7 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.