

Frequently Asked Questions

FOR UOB '10X TRANSFER FUNDS HAPPY BILLS' WITH UOB PERSONAL INTERNET BANKING AND UOB MOBILE SERVICES LUCKY DRAW

1. How do I qualify for the Lucky Draw?

The participant has to enroll for the Lucky Draw by completing the Lucky Draw Online Registration Form found on uob.com.sg. The participant has to enroll only one time during the Qualifying Period – 1 March 2012 to 30 June 2012 (both dates inclusive).

The participant will have to make successful bill payment(s) or funds transfer(s) with a minimum S\$50 per transaction via UOB Personal Internet Banking or UOB Mobile Services during the Qualifying Period.

Each successful transaction will be allotted one (1) lucky draw chance.

Five (5) additional chances will be allocated to the Participant for every successful first bill payment or transfer funds to a new billing organisation or new funds transfer recipient via UOB Personal Internet Banking or UOB Mobile Services.

- New billing organisation is defined as a billing organisation that has not been paid to by the participant since 1 January 2012.
- New funds transfer recipient is defined as a funds transfer recipient that has not been transferred funds to by the participant since 1 January 2012.
- The five (5) chances are additional above the one (1) chance allocated as specified above.
- Participants can accumulate a maximum of thirty (30) additional lucky draw chances a day.

Participants will not be eligible for the Lucky Draw if :

- participant terminates their UOB Personal Internet Banking and UOB Mobile Services during the Qualifying Period
- participant's mobile phone number provided in the Lucky Draw Online Registration Form is invalid.

2. Is there a maximum number of chances I can get?

A Participant can accumulate a maximum of ten (10) lucky draw chances a day and a maximum of thirty (30) additional lucky draw chances a day.

Chance(s) accumulated within the month cannot be brought over to the following month's Lucky Draw.

Each Participant will only be eligible to win a maximum of one (1) time during the Qualifying Period.

3. What do I stand to win?

The prizes and number of winning transactions are as follows:

Prizes		No. of winning transaction(s)
Qualifying Draw 1	Ten (10) times the winning transaction value in cash. Limited to a maximum of S\$5,000.	3
Qualifying Draw 2		3
Qualifying Draw 3		3
Qualifying Draw 4	Example: If the winning transaction value is S\$180. The customer will win a cash prize of S\$1,800. (Capped at S\$5000 per winner)	3

There will be a total of twelve (12) winning transactions for the Lucky Draw.

Each Participant will only be eligible to win a maximum of one (1) time during the Qualifying Period.

The cash prize will be credited to the account the Participant used to perform the Qualifying Transaction within five (5) business days from the Winners Announcement Date.

Prizes are neither transferable nor exchangeable for credit or kind, in full or in part.

4. What is the Lucky Draw Qualifying Period?

The Lucky Draw Qualifying Period is 1 March 2012 to 30 June 2012 (both dates inclusive).

5. How do I win?

Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB.

There will be one draw at the end of each month to draw the monthly winners:

Monthly Draw	Qualifying Period Based On Successful Transaction Date
Qualifying Draw 1	Between 01 March to 31 March 2012 (both dates inclusive)
Qualifying Draw 2	Between 01 April to 30 April 2012 (both dates inclusive)
Qualifying Draw 3	Between 01 May to 31 May 2012 (both dates inclusive)
Qualifying Draw 4	Between 01 June to 30 June 2012 (both dates inclusive)

Monthly Draw	Draw Date
Qualifying Draw 1	16 April 2012
Qualifying Draw 2	16 May 2012
Qualifying Draw 3	15 June 2012

Monthly Draw	Announcement Date
Qualifying Draw 1	30 April 2012
Qualifying Draw 2	30 May 2012
Qualifying Draw 3	30 June 2012
Qualifying Draw 4	30 July 2012

All winners will be notified by SMS according to the mobile phone number provided in the Lucky Draw Online Registration Form.

6. What if I don't have UOB personal internet banking and UOB mobile services access?

If you don't have UOB personal internet banking access but have either a UOB credit card or a UOB bank account, you can apply for UOB personal internet banking access at any UOB ATM, branch or online at www.uob.com.sg under eBanking->Personal Internet Banking->Apply Now.

If you don't have a UOB credit card or UOB bank account, you can apply for a UOB credit card or open UOB bank account to get issued with UOB personal internet banking access. Once you are issued with UOB personal internet banking access, you can download the UOB Mobile app from iTunes by simply searching for UOB Mobile.

7. Who is eligible to participate in the Lucky Draw?

You are eligible to participate in the Lucky Draw if you are not any of the following:

- Directors and employees of UOB and Far Eastern Bank Ltd and their respective immediate family members;
- Employees of the advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
- Persons whose UOB Personal Internet Banking and UOB Mobile Services access is terminated before the announcement of the Lucky Draw result;
- Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
- Any other person deemed ineligible at the sole discretion of UOB.