

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

1. Eligibility

- 1.1 This 'Win 10 Times' with UOB Personal Internet Banking and UOB Mobile Services Lucky Draw (the "Lucky Draw") is open to all United Overseas Bank Limited ("UOB") customers who successfully performed UOB Personal Internet Banking or UOB Mobile Services transactions during the Qualifying Period (as defined in Clause 2 below) and who are interested to participate in the Lucky Draw subject to all the terms and conditions stated herein.
- 1.2. The following persons shall not be eligible to participate in the Lucky Draw:
 - 1.2.1. Directors and employees of UOB and Far Eastern Bank Ltd and their respective immediate family members;
 - 1.2.2. Employees of the advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.2.3. Persons whose UOB Personal Internet Banking and UOB Mobile Services access is terminated before the announcement of the Lucky Draw result;
 - 1.2.4. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - 1.2.5. Any other person deemed ineligible at the sole and absolute discretion of UOB.
- 1.3. UOB customers who are interested to participate (the "Participant") in the Lucky Draw must submit their name, NRIC/ Passport and mobile phone number in the contest Online Registration Form (the "Form"), found on the Lucky Draw promotion page on uob.com.sg, to be eligible.
- 1.4. Notwithstanding anything herein, UOB has the sole and absolute discretion to determine the eligibility of the Participant in the Lucky Draw. Such determination shall be final, binding and conclusive and UOB is not obliged to give any reason therefor.

2. Qualifying Period

- 2.1. The "Qualifying Period" for the Lucky Draw is the period commencing on 1 March 2012, 0000hrs to 30 June 2012, 2359hrs (both dates inclusive).

3. Qualifying Online Transactions and Allocation of Lucky Draw Chances

- 3.1. Each Participant will be allotted one (1) lucky draw chance for the Qualifying Online Transactions performed via UOB Personal Internet Banking or UOB Mobile Services during the Qualifying Period.
- 3.2. The Qualifying Online Transactions are as follows:

Transaction Type	Qualifying Online Transactions (to be allotted one (1) lucky draw chance)
3.2.1 Bill Payment	3.2.1.1 The minimum transaction amount is S\$50

	<p>3.2.1.2 The transaction/debiting of account via UOB Personal Internet Banking or UOB Mobile Services must be completed successfully, when the transaction is carried out and given effect by the Bank.</p> <p>3.2.1.3 One (1) Lucky Draw chance will be allotted for each successful transaction performed.</p>
3.2.2 Funds Transfer	<p>3.2.2.1 The minimum transaction amount is S\$50.</p> <p>3.2.2.2 The transaction/debiting of account via UOB Personal Internet Banking or UOB Mobile Services must be completed successfully, when the transaction is carried out and given effect by the Bank.</p> <p>3.2.2.3 One (1) Lucky Draw chance will be allotted for each successful transaction performed.</p>

- 3.3. 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.
- 3.3.1. New billing organisation is defined as a billing organisation that has not been paid to by the participant since 1 January 2012.
- 3.3.2. 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.
- 3.3.3. The five (5) chances are additional to the one (1) chance allocated as specified in the qualifying online transactions in Clause 3.2.
- 3.3.4. Participants can accumulate a maximum of thirty (30) additional lucky draw chances a day.
- 3.4. Participants who terminate their UOB Personal Internet Banking and UOB Mobile Services during the Qualifying Period will not be eligible for the Lucky Draw.
- 3.5. UOB's records of transactions and the total number of 'Qualifying Online Transactions' allotted to Participants shall be final, binding and conclusive. Without limiting the generality of this provision, UOB shall not be liable for any error or omission in the record of transactions or selection of winners for the Lucky Draw.
- 3.6. Lucky Draw chances allocated during the Qualifying Period are not transferable.
- 3.7. Subject to Clause 3.3.4 above, a Participant can accumulate a maximum of ten (10) lucky draw chances a day.
- 3.8. There will be a maximum of three (3) winners for every month of the Qualifying Period.
- 3.9. Chance(s) accumulated within the month cannot be brought over to the following month's Lucky Draw.
- 3.10. Each Participant will only be eligible to win a maximum of one (1) time during the Qualifying Period.

4. Conduct of Draw

4.1. There will be one draw at the end of each month to pick out the monthly winners:

Monthly Draw	Qualifying Period Based On Successful Transaction Date (as stated in 3.2)
Qualifying Draw 1	Between 01 March to 31 March 2012
Qualifying Draw 2	Between 01 April to 30 April 2012
Qualifying Draw 3	Between 01 May to 31 May 2012
Qualifying Draw 4	Between 01 June to 30 June 2012

4.2. The Lucky Draw will be conducted on the following dates or such other dates as UOB may determine at its sole discretion at 80 Raffles Place, #38-01, UOB Plaza 1, Singapore 048624 or at such other venue as may be determined by UOB. UOB will appoint any external party as UOB deems fit as an external auditor for the Lucky Draw:

Monthly Draw	Draw Date
Qualifying Draw 1	16 April 2012
Qualifying Draw 2	16 May 2012
Qualifying Draw 3	15 June 2012
Qualifying Draw 4	16 July 2012

4.3 The Lucky Draw will be conducted on the next business day if a lucky draw date falls on a Saturday, Sunday or public holiday.

4.4 Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB. The draw will be witnessed by any one of UOB staff together with an external auditor.

4.5 The winners will be announced and published on uob.com.sg and at least one newspaper on the following dates:

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

4.6 All winners will be notified by SMS via the mobile phone number as provided by the Participant in the Form.

4.7 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. Prizes

5.1. 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. Limited to a maximum of S\$5,000	3
Qualifying Draw 2		3
Qualifying Draw 3		3
Qualifying Draw 4		3

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

5.3. The cash prize will be credited to the account the Participant used to perform the Qualifying Transaction within five (5) business days from the Announcement Date. For the avoidance of doubt, if the account is closed before the cash prize is credited, the cash prize will be forfeited.

5.4. The participant will be disqualified if the mobile phone number provided in the Form is invalid.

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

6. Participation

6.1. By participating in the Lucky Draw, the winner consents to the disclosure of his/her name, identification/passport number and such other information and particulars, including photographs of the winner, for publicity or marketing purposes and by participating in the Lucky Draw, the winner agrees to co-operate with and participate in such publicity activities 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 and consent to receiving promotional, marketing and other publicity information from UOB from time to time.

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 person on any matter concerning the Lucky Draw.

7.2. UOB reserves the right at any time, at its sole and absolute discretion, and at any time and without giving prior notice or any reason, to amend, vary, add or delete these terms and conditions, including but not limited to the eligibility terms and criteria, the Qualifying Period, the selection and number of winners, and the timing

of any act to be done, without assuming any liability to any person 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. Participants will be subjected accordingly to the terms and conditions of UOB Personal Internet Banking and UOB Mobile Services.
- 7.5. Full disclaimers, terms and conditions of the products and services (UOB Personal Internet Banking and UOB Mobile – Funds Transfer and UOB Personal Internet Banking and UOB Mobile – Bill Payment) apply and can be found at uob.com.sg.
- 7.6. All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 7.7. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 7.8. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all Participants who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.