

**Terms & Conditions Governing Insure & Travel ^{Enhanced} Promotion
(1 September 2014 to 5 October 2014) (“Promotion”)**

1. Introduction

- 1.1 The Promotion is jointly organised by United Overseas Bank Limited (“UOB”) and United Overseas Insurance Limited (“UOI”), collectively known as Organiser.
- 1.2 The Promotion shall commence from 1 September 2014 to 5 October 2014 (both dates inclusive) (“Promotion Period”).
- 1.3 Each relevant “Promotional Week” in the Promotional Period is set out below:

Promotional Week	Dates
1	1 September – 7 September 2014
2	8 September – 14 September 2014
3	15 September – 21 September 2014
4	22 September – 28 September 2014
5	29 September – 5 October 2014

2. “Are You Travel Savvy?” Online Game (“Game”)

- 2.1 Participate in this Promotion and stand a chance to win a mystery gift (“Gift”) by:
- (a) playing the Game at www.uob.com.sg/savvy during the Promotion Period;
 - (b) sharing your score on your Facebook account via the Facebook Connect App; and
 - (c) successfully submitting the completed electronic registration form made available at the end of the Game, during the Promotional Period (“Form”)

Any incomplete or inaccurate Forms will be disqualified for the Promotion.

- 2.2 In each Promotional Week, ten (10) participants (“Weekly Winners”) with the highest score and the fastest time in the Game will enter into the Hall of Fame and will receive the Gift. In the event of a tie between the participants with the same score and time, the first in time to enter into the Hall of Fame will be awarded the Gift.
- 2.3 The result of the 10 Weekly Winners can be found at www.uob.com.sg/savvy.
- 2.4 The Weekly Winners will be notified through email at the address indicated in their Forms.
- 2.5 Each participant is only eligible to receive a maximum of one (1) Gift during the Promotion Period, irrespective of the number of times the participant appears on the Hall of Fame during the Promotion Period.
- 2.6 All redemptions of the Gift must be done by 24 October 2014 at UOI’s office at 3 Anson Road, #28-01 Springleaf Tower S (079909).
- 2.7 The Gift is not exchangeable for cash, in full or in part. The value of the Gift for each Promotional Week may vary. The Organiser reserves the right to replace and/or substitute any of the Gifts under this Promotion with another gift of similar value without giving prior notice or reason to the Weekly Winners.

- 2.8 If the Organiser subsequently discover that the Weekly Winner is not eligible to receive the Gift, the Organiser may at its sole and absolute discretion forfeit the Gift or reclaim it (if already awarded) and award or dispose of the Gift in such manner and to such person as the Organiser deems fit without payment or compensation whatsoever. Such determination shall be final, binding and conclusive and the Organiser is not obliged to give any reason.

3. Grand Draw

- 3.1 A Grand Draw will be conducted at 80 Raffles Place, #38-01 UOB Plaza 1, Singapore 048624 on 20 October 2014 at a time to be determined by the Organiser or on such other date or time or at such other venue as may be determined by the Organiser at its sole discretion.
- 3.2 The Grand Draw will determine one winner for each Promotional Week. Eligible participants will stand a chance to win:
- (a) A pair of Singapore Airlines air ticket to a designated country which will be revealed by the Organiser at the start of the relevant Promotional Week; and
 - (b) Two Insure & Travel ^{Enhanced} Single Trip Plan.
- 3.3 A participant who fulfills the conditions in clause 2.1 above will be eligible to participate in the Grand Draw and will be awarded one (1) chance at the Grand Draw for the relevant Promotional Week.
- 3.4 A participant who additionally purchases Insure & Travel ^{Enhanced} Single Trip Plan and Annual Multi-Trip Plan in a Promotional Week will be awarded 10 (ten) and fifty (50) chances respectively at the Grand Draw for the relevant Promotional Week. Payment for the purchase of the Insure & Travel ^{Enhanced} Single Trip Plan and Annual Multi-Trip Plan must be successfully made by 23:59 on the Sunday of the relevant Promotional Week.
- 3.5 For the avoidance of doubt, the chances awarded for the Grand Draw are only applicable for the Grand Draw in respect of the relevant Promotional Week in which a participant fulfills all the conditions set out in clauses [3.3] and [3.4].
- 3.6 Notwithstanding the foregoing, the Organiser has the absolute discretion to effect any adjustment, forfeiture or disqualification of the chances allocated for the Grand Draw. The Organiser's determination of the allocation shall be final and conclusive.
- 3.7 The winners will be drawn at random by the Organiser. The Organiser reserves the right to draw eligible reserve winners to substitute any winner subsequently found to be ineligible or disqualified. The Organiser's determination of the winner(s) shall be final, conclusive and binding. The Grand Draw will be witnessed by one of the Organiser's staff together with an external auditor.
- 3.8 The results of the Grand Draw will be announced and published on uob.com.sg/savvy and in TODAY on 22 October 2014. Winners of the Grand Draw will be notified by ordinary post sent to the address indicated in the Form. The posting and/or publication of the results of the Grand Draw shall be conclusive proof of notification to the winner(s).

- 3.9 Each participant is only eligible to win a maximum of one (1) Prize during the Promotion Period.
- 3.10 All Prizes must be collected in person or by an authorised representative within thirty (30) days from the date of the notification letter. At point of collection, the authorised representative must present (i) the original notification letter; (ii) an authorisation letter from the winner; (iii) a copy of the identification card or passport of the winner; and (iv) the original identification card or passport of the authorised representative.
- 3.11 The Prize is not exchangeable for cash or otherwise, in full or in part. Any unused portion of the Prize cannot be retained or refunded in cash, credit, or otherwise in full or in part.
- 3.12 The Prize is not transferable. The winners of the Grand Draw shall appoint one (1) nominee to enjoy the Prize with them and provide to the Organiser with all details of the nominee (including but not limited to their names, identification / passport numbers, and contact numbers) as required in the nomination form supplied with the notification letter by the date indicated in the notification letter. Failure to comply may result in the Prize being forfeited.
- 3.13 The Insure & Travel ^{Enhanced} Single Trip Plan must be activated by the winners not later than 31 December 2014. The relevant insurance policy contract terms and conditions apply. For more information on Insure & Travel ^{Enhanced} product(s), please refer to www.uob.com.sg/insuretravel.
- 3.14 If the Prize is not claimed or activated within the stipulated timelines, the Prize will be forfeited and its equivalent value shall be donated to the Community Chest or such other charity as may be approved by the regulatory authority. The winner whose Prize has been forfeited is not entitled to any compensation notwithstanding non-receipt of notification.
- 3.15 If the Organiser subsequently discover that the winner is not eligible to receive the Prize, the Organiser may at their sole and absolute discretion forfeit the Prize or reclaim it/ them (if already awarded) and award or dispose of the Prize in such manner and to such person as the Organiser deem fit at their absolute discretion without payment or compensation whatsoever without giving any reason to such winner whose Prize was forfeited or reclaimed. Such determination shall be final, binding and conclusive and the Organiser is not obliged to give any reason.
- 3.16 The Organiser may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Prize with other items of similar value. The Organiser's determination of the substituted Prize shall be final, conclusive and binding.

4 Participation and Personal Data

- 4.1 By participating in this Promotion, participants agree to be bound by the rules, regulations and decisions of the Organiser, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Promotion.
- 4.2 By participating in this Promotion, participants are deemed to have consented to the collection, use and disclosure of his/her personal data by the Organizer, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participants conducting the Grand Draw, announcing or publicizing the winners of the Grand Draw and the winners in the Hall of Fame , contacting the

participant regarding the foregoing, and all purposes and promotions incidental to this Promotion.

- 4.3 The winner(s) consents to the Organiser using the name, identification/ passport number, pictures/ photographs of the winner(s) and such other information for print advertisements or other publicity materials; and the winner(s) agree to co-operate with the Organiser for its publicity purpose without any compensation whatsoever and in such manner as the Organiser deems fit..
- 4.4 If you do not wish to participate in the Grand Draw, please kindly notify the Bank of the same by email.

5. General

- 5.1 All participants must be above eighteen (18) years old and domiciled in Singapore.
- 5.2 Without limiting the generality of the above, the following persons shall not be eligible participants:
 - 5.2.1 Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;
 - 5.2.2 Persons who during the Promotion Period face legal proceedings of any nature or have any legal proceedings of any nature threatened against them
- 5.3 The Organiser shall not be responsible for any loss whatsoever to any person in connection with this Promotion howsoever arising, including any error in allocating chances or any notice which is misdirected or lost in the post.
- 5.4 The Organiser shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties as part of the Prize or Gift. The Organiser shall not at any time be held liable for any loss, injury, damage, or harm suffered as a result of availing the products and/or services.
- 5.5 The Organiser reserves the right at its reasonable discretion to unilaterally terminate the Grand Draw or vary, delete or add to any of these terms and conditions from time to time, including, without limitation, the eligibility criteria, the basis of allocating the Grand Draw chances, the number of Grand Draw chances allocated, the date of the Grand Draw, the Gifts or Prizes for the Grand Draw and the selection of the winners of the Grand Draw or in the Hall of Fame.
- 5.6 The decisions of the Organiser on all matters relating to the Promotion are final, conclusive and binding. The Organiser shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
- 5.7 In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this promotion, these terms and conditions shall prevail.
- 5.8 While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, the Organiser makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.

- 5.9 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.
- 5.10 The Grand Draw is authorized under the Singapore Lucky Draw reference number LD/1212/2014.
- 5.11 These terms and conditions are governed by the laws of Singapore, and all Participants shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.

Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you. UOB does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are provided by UOI.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

United Overseas Bank Limited Co. Reg. No. 193500026Z
United Overseas Insurance Limited Co. Reg. No. 197100152R

Underwritten by



Distributed by

