



***Terms and Conditions**

UOB-PropNex Spring Lucky Draw and Referral Campaign

¹ Spring Lucky Draw

The Spring Lucky Draw ("Lucky Draw") is open for the participation of all registered agents with PropNex ("**Participants**") who drops his/her PropNex namecard into the lucky draw box located at the PropNex office, unit 10-01 on 2-3 April 2013 anytime from 11.00 a.m. to 6.00 p.m..

One (1) lucky draw chance will be allocated to every Participant. Multiple entries will be disqualified.

Unless UOB notifies otherwise, the Lucky Draw will be conducted on 5 April 2013 or on such other date as UOB may determine at its discretion at any time and from time to time without giving any reason or prior notice or assuming any liability to any person ("**the Draw Date**"). The Lucky Draw shall be conducted in the presence of PropNex Management at 480 Lorong 6 Toa Payoh, HDB HUB East Wing #10-01, Singapore 310480 or such other venue as may be determined by UOB at any time and from time to time without giving any reason or prior notice or assuming any liability to any person.

There are fifty five (55) prizes (each a "**Prize**") to be awarded.

- 2 x Digital Camera (Canon IXUS 310HS)
- 3 x S\$88 TANGS Gift Card
- 50 x S\$10 The Coffee Bean & Tea Leaf Gift Card

Only fifty five (55) Participants (collectively "**Winners**" and each a "**Winner**") will be selected/drawn at random by UOB on the Draw Date during the Lucky Draw by such methods and manner (which may be manual or computerized) deemed fit and/or appropriate by UOB at its discretion. One Prize will be randomly picked for each Winner at UOB's discretion. A Winner who has already been awarded a Prize will not be entitled to another Prize. UOB's decision on which Winner all matters relating to the Lucky Draws and the Prizes are at its discretion and shall be final, binding and conclusive on all parties.

The Lucky Draw will be conducted on the Draw Date in the presence of and be witnessed by the PropNex Management. Results of the Lucky Draw will be made available at the PropNex office, unit 10-01 on 9 April 2013 at 12noon. Each Winner will be contacted via telephone based on the contact information stated on his/her PropNex namecard by a UOB Mortgage Banker. The Winners are required to claim his/her Prize at the PropNex office, unit 10-01 at the time and date agreed upon between the Winner and the UOB Mortgage Banker provided that the Prize must be claimed by the Winners on or before 30 April, 2013.

Notwithstanding anything to the contrary, UOB reserves the right to select/draw reserve Participants to substitute any Winners who is subsequently found to be ineligible or disqualified. UOB's determination of the Winners shall be final, conclusive and binding. No appeal, correspondence or claims or payment of compensation will be entertained.

The Winners must present proof of identification together with Salesperson ID Tag and namecard of the Winner and such other additional documents as may be required by UOB in order to claim the Prize. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Prize. UOB shall have the right to publish the name and contact number of the Winners in its promotional materials without any payment or compensation to the Winners. The Winners agree to and 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.

If any of the Prizes are unclaimed by the due date set out above, such Prize shall be forfeited (without any liability on the part of UOB to any of the Winners whose Prize was forfeited). Any Winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever notwithstanding any non-receipt of notification.

If any person is subsequently discovered to be ineligible or not entitled to participate in the Lucky Draw or ineligible to receive the Prize, UOB reserves the right to forfeit/reclaim the Prize at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its discretion and which said person shall then be the Winner. No person whose Prize has been forfeited shall be entitled to and UOB shall not be liable to any party for any payment or compensation whatsoever notwithstanding any non-receipt of notification.

The Prizes are not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part or refundable and will be subject to the terms and conditions of the participating merchants. Any unused portion of the Prizes cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part. All Prizes are subject to the terms and conditions accompanying them (if any). UOB does not assume any liability or responsibility for and will not be liable or responsible for any defects, quality, merchantability, the fitness or any other aspect of the prizes or the goods or services offered hereunder or the acts or defaults of the manufacturer, merchant and/or suppliers of the prizes or defects or deficiency in the goods or services or prizes offered hereunder. UOB is not an agent of the manufacturer, merchant and/or suppliers. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. The manufacturer, merchant and/or suppliers of the goods or services or the prizes offered hereunder may impose conditions for redemption and use of the goods or services or the prizes offered hereunder. UOB does not assume any liability or responsibility for and will not be liable or responsible for any injury, loss or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services offered hereunder or the prizes. UOB is not a supplier of the Prizes and is not liable for any claims from any parties in relation thereof, and is not responsible for the quality of any goods or services provided by any merchant.

UOB reserves the right to change the qualifying criteria from time to time at UOB's discretion. UOB reserves the right to replace and/or substitute and/or change any Prize with another item of an equivalent or close to the prevailing recommended retail price of any Prize at any time and without giving any prior notice or reason or assuming any liability to any part. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.

Participation in the Lucky Draw is subject to the terms and conditions stated herein. UOB reserves the right to suspend, terminate or amend these terms and conditions at any time without giving prior notice or reason or assuming any liability to any person, and to vary, replace, substitute or change any of the Prizes with another prize of similar value selected by UOB at their discretion with or without prior notice or without giving any reason or without assuming any liability to any person. No appeal, correspondence or claims will be entertained. The mode of notification of suspension, termination or variation shall be at UOB's discretion. The mode of notification of suspension, termination or variation shall be at UOB's discretion.

UOB's decision on all matters relating to the Lucky Draws and the Prizes are at its discretion and shall be final, binding and conclusive on all parties. UOB shall not be obliged to give any reason on any matter concerning the Lucky Draw or the Prizes and no correspondence will be entertained. UOB has the right and discretion to determine who is eligible to receive the Prizes.

While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. These terms and conditions shall be governed by the laws of Singapore, and all Participants and the Winners who participate in the Lucky Draw shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts. 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 terms of such agreement.

² Spring Referral Campaign

The “*Spring Referral Campaign*” (“**Campaign**”) is extended to all registered agents (“**Referrers**”) with PropNex who makes a Client Referral by calling UOB’s Hotline at 9220 8719. This Campaign will commence on 27 March 2013 and end on 30 April, 2013 (both dates inclusive) (“**Campaign Period**”). The term “*Client Referrals*” shall mean referrals made by the Referrers in relation to HDB flat (excluding Executive Condominiums & SIT units) purchase financing or re-financing of an existing HDB flat loan (excluding Executive Condominiums & SIT units) obtained from other financial institutions.

The first twenty-five (25) persons (“**Successful Referrers**”) who submits Successful Client Referrals during the Campaign Period to United Overseas Bank Limited (“**UOB**”) by calling UOB’s Hotline at 9220 8719 by 30 April 2013 shall each be entitled to a S\$50 Tangs Gift Card (“**Gift Card**”). The term “*Successful Client Referrals*” shall refer to Client Referrals from which UOB’s Mortgage Banker is able to secure an appointment with the referred clients (“**Buyer/Borrower**”) by 30 April 2013 for HDB flat (excluding Executive Condominiums & SIT units) purchase financing or re-financing of an existing HDB flat loan (excluding Executive Condominiums & SIT units) obtained from other financial institutions and such financing and re-financing must be for a sum of a minimum of S\$80,000.00. Notwithstanding anything to the contrary, UOB reserves the right to select/draw reserve Successful Referrers to substitute any Successful Referrers who is subsequently found to be ineligible or disqualified. UOB’s determination as to who is a Successful Referrer is at UOB’s own discretion. No appeal, correspondence or claims or payment of compensation will be entertained.

Client Referrals should be genuine and include a valid Buyer / Borrower’s mobile number for UOB’s Mortgage Banker to follow up. The UOB Mortgage Banker will notify the Successful Referrer of his/her eligibility for the Gift Card when the Client Referral has been deemed to be a Successful Client Referral. A redemption letter (“**Redemption Letter**”) will be issued by UOB to the Successful Referrer will within one (1) to two (2) weeks after he/she has been notified of his/her eligibility for the Gift card by the UOB Mortgage Banker. The UOB Mortgage Banker will arrange for an appointment with the Successful Referrer to pass the Redemption Letter to the Successful Referrer. Details of the redemption will also be set out in the Redemption Letter. UOB assumes no liability or responsibility and shall not be liable or responsible for any failure or delay in the Successful Referrer’s receipt of the Redemption Letter or any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged or which has expired. Original Redemption Letter and proper identification (original NRIC/Passport) must be presented at the point of collection/redemption.

By furnishing the Buyer’s/ Borrower’s mobile number, the Referrer is acknowledging (i) that the Referrer has obtained the consent of the Buyer / Borrower to furnish UOB with such information and any other information required by UOB and to be contacted by UOB in relation to the HDB flat purchase financing and HDB flat refinancing and (ii) that UOB is permitted to disclose such Referrer’s name and particulars to the Buyer/Borrower.

Redemptions of the applicable Gift Card must be made by the expiry date set out on the Redemption Letter failing which the Redemption Letter shall be null and void and the Redemption Letter and the Gift Card shall be forfeited. Any person whose Redemption Letter or Gift Card has been forfeited or whose Redemption Letter has become null and void shall not be entitled to a replacement redemption letter or Gift Card or any payment or compensation notwithstanding non-receipt of the redemption letter. Any Redemption Letter or Gift Card that is expired, lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged is strictly non-replaceable and no payment or compensation whether in cash, credit or kind shall be made for any such Gift Card or Redemption Letter. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Gift Card. UOB shall have the right to publish the name and contact number of the Successful Referrer in its promotional materials without any payment or compensation to the Successful Referrer. The Successful Referrer agree to and 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 Campaign at his/her own costs.

If any person is subsequently discovered to be ineligible or not entitled to participate in the Campaign or ineligible to receive the Gift Card, UOB reserves the right to forfeit/reclaim the Gift Card at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its discretion and which said person shall then be the Winner. No person whose Gift Card has been forfeited shall be entitled to and UOB shall not be liable to any party for any payment or compensation whatsoever notwithstanding any non-receipt of notification.

Neither the Gift Card nor the Redemption Letter is transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part or refundable. The Gift Card will be subject to the terms and conditions of the participating merchants. Any unused portion of the Gift Card cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part. All Gift Card are subject to the terms and conditions accompanying them (if any). UOB does not assume any liability or responsibility for and will not be liable or responsible for any defects, quality, merchantability, the fitness or any other aspect of the Gift Card or the goods or services offered hereunder or the acts or defaults of the manufacturer, merchant and/or suppliers of the Gift Card or defects or deficiency in the goods or services offered hereunder. UOB is not an agent of the manufacturer, merchant and/or suppliers. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. The manufacturer, merchant and/or suppliers of the goods or services or the Gift Card offered hereunder may impose conditions for redemption and use of the goods or services or the Gift Card offered hereunder. UOB does not assume any liability or responsibility for and will not be liable or responsible for any injury, loss or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services offered hereunder or the Gift Card.

UOB reserves the right to replace and/or substitute and/or change the Gift Card with another item of an equivalent or close to the prevailing recommended retail price of any of the Gift Card at any time and without giving any prior notice or reason or assuming any liability to any part. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.

UOB's decision on all matters relating to or in connection with the Campaign above and/or the Gift Cards are at its discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason on any matter concerning the Campaign or the Gift Cards and no appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine who is eligible to receive the Gift Cards. Participation in this Campaign is subject to the terms and conditions stated herein. UOB reserves the right to vary the terms and conditions of this Campaign at its discretion at any time without giving any reason or prior notice or assuming any liability to any party. The mode of notification of suspension, termination or variation shall be at UOB's discretion. The mode of notification of suspension, termination or variation shall be at UOB's discretion.

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