

TERMS AND CONDITIONS GOVERNING UOB 'PROSPERITY TREE' LUCKY DRAW

1. Eligibility

1.1 Subject to Clauses 1.2 and 1.3, the UOB 'Prosperity Tree' Lucky Draw ("Lucky Draw") is open to the general public .

1.2 United Overseas Bank Limited ("UOB") has the absolute discretion to determine the eligibility of any person who is interested to participate in the Lucky Draw ("Participant").. Such determination shall be final and conclusive and UOB is not obliged to give any reason therefor.

1.3 The following persons shall not be eligible to participate in the Lucky Draw :

- 1.3.1 Directors and employees of UOB;
- 1.3.2 Employees of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
- 1.3.3 Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
- 1.3.4 Persons below the age of 21 years as at the Draw Date; and
- 1.3.5 Any other person deemed ineligible at the sole discretion of UOB.

2. Qualifying Period

2.1 "Qualifying Period" for the Lucky Draw means the period commencing 2 January 2010 to 31 March 2010 (both dates inclusive).

3. Allocation of Lucky Draw Chances

3.1 Each Lucky Draw entry with the correct answer is entitled to one lucky draw chance.

3.2 Lucky Draw chances allocated during the Qualifying Period are not transferable.

4. Conduct of Draw

4.1 The Lucky Draw will be conducted on 12 April 2010 or such other dates ("Draw Date") as UOB may determine at its sole discretion. The draw will be conducted at 80 Raffles Place UOB Plaza 1 #13-00 Singapore 048624 or at such other venue as may be determined by UOB.

4.2 Winners will be selected in a manner deemed fit by UOB.

4.3 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 and Criteria

5.1 The prizes will be S\$2888, S\$1888, S\$888 or 10 x S\$88 each (the "Prize" respectively) and there will be 1 winner for each category thereof.

5.2 The Prize is non-transferable.

5.3 UOB may, at any time without notice in its sole and absolute discretion, substitute any Prize with another prize of similar value.

5.4 If any Prize remains unclaimed for two (2) months after the Draw Date, the Prize will be forfeited (without any liability on the part of UOB to any person) and the Prize and/or the proceeds of any substituted prize will be donated to a charitable organization to be decided at the sole and absolute discretion of UOB. The prize winner whose prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.

5.5 The winner will be notified by post and/or contacted via telephone based on the information stated in the Lucky Draw slip.

5.6 The winner shall be required to open an account with UOB to enable the Prize to be deposited into such account.

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 such other information that may indicate his/her accounts with UOB 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 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 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 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 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.

7.5 These Terms and Conditions shall be governed by the laws 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 Singapore Courts.

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