

UOB Chef's Creation Awards TERMS AND CONDITIONS

Eligibility

1.1 The **UOB Chef's Creation Awards** ("the Draw") is open to all Eligible UOB Credit and Debit Cards issued by United Overseas Bank Limited ("UOB") as herein described.

1.2 Subject to the provisions herein and in particular, Clause 1.3, "Eligible Cardmembers" shall mean all principal UOB Credit and Debit Cardmembers whose card accounts of UOB (collectively referred to as "Cards" and each a "Card") which are valid, subsisting and in the opinion of UOB in good standing.

For the avoidance of doubt, the benefit of all charges incurred by a supplementary Cardmember in respect of this Draw shall accrue to the Eligible Cardmember.

1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Credit and Debit Cardmembers and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, Eligible Cardmembers :

- i. who are staff or directors of UOB or Far Eastern Bank Ltd during the period from 1 June – 31 October 2009 (both dates inclusive), Saatchi & Saatchi Singapore (only staff who are handling the UOB account), advertising agencies which handle the Draw or who have an interest in the Draw;
- ii. whose principal Card account(s) is/are terminated between 1 June 2009 and the Draw Date (both dates inclusive);
- iii. who are deceased or who face legal incapacity;
- iv. who face legal proceedings or any threat of legal proceedings; or
- v. whose accounts are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason.

at any time before the Draw Date shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be a winner of the Draw. For the avoidance of doubt, termination of a supplementary Cardmember's account will not by itself disqualify the Eligible Principal Cardmember from the Draw.

2. Allocation of Chances

- 2.1 One lucky draw chance will be allocated to every Eligible Cardmember with every survey done at the participating 20 restaurants or online participation at www.uob.com.sg during the qualifying period from 1 June 2009 to 31 October 2009 (both dates inclusive) after they have dined and paid with UOB Cards at the participating outlets.
- 2.2 The records of transactions of UOB and the total number of chances allocated to an Eligible Cardmember shall be final and conclusive.

3. Draw Dates

- 3.1 Unless UOB notifies otherwise, the Draw will be conducted on 11 November 2009 or such other dates as UOB may determine at their sole and absolute discretion ("the Draw Date")
- 3.2 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.

4. Prize

- 4.1 There shall be 1 winner for the Draw. The winner will be entitled to the Prize of a Chef's Creation Menu at the restaurant of their choice for 6 people within the 20 participating Chef's Creations restaurants worth up to S\$500.
- 4.2 The Prize is neither transferable nor exchangeable for cash or otherwise. UOB shall not be responsible for any consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Draw and/or redemption or use of the Prize.
- 4.3 The winner will be notified by post and/or contacted via telephone by 18 November 2009 based on the last known contact information in UOB Card Centre's records.
- 4.4 The Prize must be claimed in Singapore on or before 30 November 2009, failing which the Prize will be forfeited. The winner whose prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.
- 4.5 It is a condition precedent for participation in the Draw that the winner consents to the public disclosure of his/her name, identification/passport number and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Draw and to the use of any data provided

by such winner for any future marketing effort by the UOB Group, without any payment or compensation thereof.

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

5. Decisions of UOB

5.1 The decisions of UOB on all matters relating to this Draw are final, conclusive and binding and no correspondence will be entertained.

5.2 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.

These Terms and Conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Draw shall be deemed to have agreed to submit to the non-exclusive jurisdiction of the Singapore Courts.