

UOB Personal Internet Banking Connects You with Your Loved Ones Terms and Conditions

1. The United Overseas Bank Limited ("UOB") Personal Internet Banking Connects You with Your Loved Ones Promotion (the "Promotion") is open to all Eligible Customers as herein described.
2. Eligible Customers refer to all customers of UOB who maintain a Personal Internet Banking ("PIB") account and who, during the Qualifying Period (defined in para 4) perform the activity via PIB as listed in para 6.
3. Employees of UOB, FEB, advertising agencies and anyone directly connected with the promotion and their immediate families are not eligible. Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to disqualify an otherwise Eligible Customer and shall not be obliged to give any reason therefor.
4. The Qualifying Period for the Promotion commences at 00:00 hours of 1 February 2007, Thursday, and ends at 23:59 hours of 28 February 2007, Wednesday.
5. The Promotion results will be announced in the third week of March 2007, on the UOB website.
6. The 'Qualified Online Transactions' are defined as follows:
 - Online Bill Payments (include post-dated or scheduled bill payments) with a minimum of S\$50 per payment
7. The 'Qualified Online Transactions' must be successfully carried out or given effect by the Bank within the Qualifying Period.
8. Only 88 Eligible Customers (the "Winners") who performed the highest number of 'Qualified Online Transactions' via UOB Personal Internet Banking during the Qualifying Period will be entitled to a S\$10 SunPage International Calling Card (the "Prize"). A total of 88 SunPage International Calling Card will be given out to a total of 88 winners.
9. The number of 'Qualified Online Transactions' made during the Qualifying Period will be totalled up only at the end of Qualifying Period. In the event of a tie, the 'Prize' will be awarded to the customer who achieved the highest total monetary value for all the 'Qualified Online Transactions' first.
10. No person shall be eligible for more than one prize.
11. The Prize shall not be exchangeable, transferable or substituted for cash or otherwise, in all cases, whether in whole or in part. UOB does not warrant the quality, performance or fitness for purpose of any of the Prizes and shall not be responsible for any consequence whether direct or otherwise including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the redemption or use of the Prize.
12. All winners will be notified by post and/or email at the mailing addresses or email addresses as stated on UOB's or FEB's records and such notice shall be deemed to have been duly received two (2) days after posting or one (1) hour after dispatch by email.
13. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to :

13.1 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 and venue of any act to be done, and all Eligible Customers shall be bound by these determinations and/or amendments; and

13.2 vary, withdraw, cancel or invalidate any chances allotted, or substitute, withdraw or cancel any prize without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever.

14. The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding on all Eligible Customers and no correspondence, whether relating to the allotment of chances or otherwise, will be entertained. Any certification by an authorized officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all Eligible Customers.
15. The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.
16. This Agreement shall be governed by and interpreted in accordance with the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the Courts of Singapore.