

United Overseas Bank Limited (“UOB”)
Personal Internet Banking - Movie Treat Promotion
Terms and Conditions

1. The UOB Personal Internet Banking - Movie Treats 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 5) perform a login for the first time or make a Fund Transfer or Bill Payment via PIB, in addition to performing a 1st time login.
3. Employees or Directors of UOB and/or Far Eastern Bank Limited (“FEB”) (together referred to as the “Bank”), advertising agencies and anyone directly connected with the Promotion are not eligible. Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to exclude an otherwise Eligible Customer and shall not be obliged to give any reason therefor.
4. Customers who have terminated their UOB Personal Internet Banking access before the announcement of the Promotion results will not be eligible for the Promotion.
5. The Qualifying Period is from Saturday, 01 April 2006 at 0000 hours to Sunday, 28 May 2006 at 2359 hours, or such other dates as the Bank may in its absolute discretion determine from time to time.
6. The weeks within the Qualifying Period are defined as such:

Qualifying Week 1	: 01 April 2006 (Sat) – 09 April 2006 (Sun)
Qualifying Week 2	: 10 April 2006 (Mon) – 16 April 2006 (Sun)
Qualifying Week 3	: 17 April 2006 (Mon) – 23 April 2006 (Sun)
Qualifying Week 4	: 24 April 2006 (Mon) – 30 April 2006 (Sun)
Qualifying Week 5	: 01 May 2006 (Mon) – 07 May 2006 (Sun)
Qualifying Week 6	: 08 May 2006 (Mon) – 14 May 2006 (Sun)
Qualifying Week 7	: 15 May 2006 (Mon) – 21 May 2006 (Sun)
Qualifying Week 8	: 22 May 2006 (Mon) – 28 May 2006 (Sun)
7. The results will be announced on 21 June 2006, Wednesday, on the UOB website at http://www.uobgroup.com/pages/promotions/promo_internetbanking.html.

8. A total of one hundred (100) Winners will be selected for each Qualifying Week as follows:
 - 8.1 Movie Treat Promotion 1 - The first forty (40) new online customers who perform a first-time login to UOB Personal Internet Banking within each Qualifying Week shall be entitled to one (1) Movie Voucher worth S\$7.00.
 - 8.2 Movie Treat Promotion 2 - The first sixty (60) new online customers who perform a first-time login to UOB Personal Internet Banking within each Qualifying Week and perform a successful Online Bill Payment or Fund Transfer via UOB Personal Internet Banking of at least S\$20.00 during the Qualifying Period, shall be entitled to two (2) Movie Vouchers worth S\$14.00.

A successful Online Bill Payment or Fund Transfer is deemed to be made by an Eligible Customer at the designated time when the transaction is carried out or given effect by the Bank, as the case may be.
9. Each customer will be entitled to participate in only one of the Movie Treats Promotion and is entitled to only one prize during the Qualifying Period.
10. The records of transactions of the Bank and the selection of Winners shall be final and conclusive. Without limiting the generality of this provision, the Bank shall not be liable for any error or omission in the record of the transactions or in the selection of the Winners of the Promotion.
11. A total of eight hundred (800) Winners will be selected. UOB reserves the right to select reserve Winner(s) to substitute any Winner subsequently found to be disqualified. UOB's determination of the Winner shall be final, conclusive and binding, and no correspondence or claims will be entertained.
12. Movie Voucher(s) shall not be exchangeable, transferable, redeemable or substituted for cash or otherwise, in all cases, whether in whole or in part, provided that UOB reserves the right to substitute the Movie Voucher(s) for another prize of similar value. 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 Draw and/or redemption or use of the Movie Voucher(s).
13. All Winners will be notified by post and/or email at the mailing addresses or email addresses as stated on the Bank's records within one (1) month after the promotion ends, and such notice shall be deemed to have been duly received two (2) days after posting or one (1) hour after dispatch by email.

14. In the event any Winner chooses not to accept his/her Prize as awarded, the relevant Prize will be deemed to be forfeited, and UOB may dispose of such Prize as it deems fit, including selecting another Winner.
15. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
 - i. 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 conditions and mode of the selection of Winners, and the timing, manner and venue of any act to be done, and all customers shall be bound by these determinations and/or amendments; and
 - ii. 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 therefor and without any payment or compensation whatsoever.
16. The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding on all customers and no correspondence, whether relating to the eligibility or otherwise, will be entertained. Any certification by an authorised officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all Eligible Customers.
17. By participating in this Promotion, customers shall be deemed to have agreed to and accepted these Terms and Conditions.
18. In the event of inconsistency between these Terms and Conditions and any marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
19. The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.
20. These Terms and Conditions are governed by Singapore Law.