

UOB VISA Sydney Dream Holiday Lucky Draw 2006 TERMS AND CONDITIONS

Eligibility

1.1 The UOB Overseas Bank Limited ("UOB") VISA SYDNEY Dream Holiday Lucky Draw ("the Draw") is open to all eligible UOB VISA Credit Cardmembers as herein described.

1.2 Subject to the provisions herein and in particular, Rule 1.3, "Eligible Cardmembers" shall mean all principal UOB VISA Credit Cardmembers 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 Cardmember and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, Eligible Cardmembers:

- i. who are a staff or Director of United Overseas Bank Ltd and Far Eastern Bank Ltd during the Period (as hereinafter defined), Saatchi & Saatchi Singapore (only staff who are handling the UOB account), advertising agencies which handle this Draw or who have an interest in this Draw;
- ii. whose principal Card Account(s) is/are terminated between 6 October 2006 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;
- 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 Dates shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be the winner of the Draw. For the avoidance of doubt, termination of a supplementary Credit Cardmember's account will not by itself disqualify the Eligible Principal Cardmember from the Draws.

2. Allocation of Chances

- 2.1 Ten chances are allocated for new UOB Visa applicants with cards successfully issued from 6 October to 25 December 06.
One chance will be allocated for every Eligible Cardmember with every \$30 charged during the qualifying period on their UOB VISA Credit Card.
- 2.2 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a charge incurred or cash advance made by the Eligible Credit Cardmember and/or his supplementary Credit Cardmember(s) as being omitted from the allocation of chances by UOB during the Period.
- 2.3 The records of transactions of UOB and the total number of chances allocated to an Eligible Credit Cardmember shall be final and conclusive.

3. Draw Dates

- 3.1 Unless UOB notifies otherwise, the Draw will be conducted on 8 January 2007 or such other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), in the presence of the external auditors of UOB at Singapore Press Holding, 82 Genting Lane, Level 7 (S)349567.
- 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. Prizes

- 4.1 There shall be 12 winners for the Draw. They will each be entitled to the prize of a "UOB VISA SYDNEY Dream Holiday" package worth \$3,537.

Details of the UOB VISA SYDNEY Dream Holiday Package is stated below:

Package includes:-

- A pair of return economy air tickets
- Three nights stay at Swissotel Sydney
- One complimentary Bridge Climb
- One complimentary JetCruiser
- Return airport transfers based on Seat-In-Coach

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- A UOB Travel Planners Travel Voucher for the above prizes will be issued to each of the 12 winners

- Winners will travel as a group and can choose to depart on 12, 17, 19, or 24 January 2007
- There is no refund value for this voucher
- Any deviation or extension is subject to availability of seats and any cost difference will be borne by the winners
- Voucher is not transferable
- If voucher is lost, it cannot be replaced
- Voucher cannot be extended and will be VOID upon expiration
- For reservations or enquiries, please contact UOB Travel Planners at 6 252 6822 or visit UOB Travel Planners at 480 Toa Payoh Lorong 6 HDB HUB East Wing #20-01 Singapore 310480
- All airlines seats and hotel accommodation are subject to availability
- The above package is not inclusive of prevailing taxes, airport taxes and fuel surcharges
- Bridge climb and Jetcruiser are subject to weather conditions and may be changed without prior notice
- Other terms and conditions apply

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 telephone based on the last known information on UOB Card Centre's records.

4.4 The prize must be claimed in Singapore on or before 24 Jan 2007 (the last departure date). All unclaimed prizes will be forfeited. Any 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 of companies, 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.

5.3 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 exclusive jurisdiction of the Singapore Courts.