

UOB Personal Internet Banking
Save with UOB Online Telegraphic Transfer
Terms and Conditions

- 1. Eligibility**
- 2. Qualifying Period**
- 3. Prizes**
- 4. General**

1. Eligibility

- 1.1. Subject to paragraph 1.2 below, all customers of United Overseas Bank Limited and/or Far Eastern Bank Limited (the "Bank") who, during the Qualifying Period, (i) maintain a personal banking account with the Bank, and (ii) either have or, upon successful application, have been provided with a valid UOB Personal Internet Banking username and password required for utilising the UOB Personal Internet Banking service and (iii) who log in to perform an online Telegraphic Transfer ("TT") for the first time via UOB Personal Internet Banking will be eligible for participation in this promotion.
- 1.2. The following shall not be entitled to participate in the promotion:
 - i. any Customer who is an employee or Director of the Bank, and their respective subsidiaries; the immediate family members of such employees or Directors; and the employees and Directors of advertising agencies;
 - ii. any Customer whose UOB Personal Internet Banking access is terminated before the announcement of the Promotion results;
 - iii. any Customer who is deceased or who is under the age of 18 years old at the commencement of the qualifying period ;
 - iv. any Customer who faces legal or regulatory proceedings or any threat thereof; or
 - v. any Customer whose account(s) is/are otherwise determined by the Bank in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;
- 1.3. The eligibility of Winners will be determined on the date & time that the online "TT" have been successfully given effect to by the Bank. A purchase of "TT" is deemed to be performed by an Eligible Customer at the designated time when the transaction is to be carried out or given effect to by the Bank, as the case may be, in accordance with established instructions on record with the Bank.
- 1.4. The records of transactions of the Bank, including the first time successful online "TT" performed by an Eligible Customer 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 online "TT" or the selection of the winners of the Promotion.

- 1.5 Notwithstanding anything herein, the Bank has the absolute discretion at any time and from time to time to determine or cancel the eligibility of an otherwise eligible Customer and shall not be obliged to give any reason thereof.

2. Qualifying Period

- 2.1. The Qualifying Period is from Tuesday, 15 November 2005 at 0000 hours to Friday, 31 March 2006 at 2359 hours, or such other dates as the Bank may in its absolute discretion determine from time to time.
- 2.2. The details of the weekly winners will be published on the UOB website as follows:

Winners of the following weeks	Announcement
Week 1 (15/11/05 - 21/11/05) and Week 2 (22/11/05 - 28/11/05)	Week 3
Week 3 (29/11/05 - 05/12/05) and Week 4 (06/12/05 - 12/12/05)	Week 5
Week 5 (13/12/05 - 19/12/05) and Week 6 (20/12/05 - 26/12/05)	Week 7
Week 7 (27/12/05 - 02/01/06) and Week 8 (03/01/06 - 09/01/06)	Week 9
Week 9 (10/01/06 - 16/01/06) and Week 10 (17/01/06 - 23/01/06)	Week 11
Week 11 (24/01/06 - 30/01/06) and Week 12 (31/01/06 - 06/02/06)	Week 13
Week 13 (07/02/06 - 13/02/06) and Week 14 (14/02/06 - 20/02/06)	Week 15
Week 15 (21/02/06 - 27/02/06) and Week 16 (28/02/06 - 06/03/06)	Week 17
Week 17 (07/03/06 - 13/03/06) and Week 18 (14/03/06 - 20/03/06)	Week 19
Week 19 (21/03/06 - 27/03/06) and Week 20 (28/03/06 - 31/03/06)	By End of Week 21

3. Prizes

- 3.1. The first twenty (20) customers to perform a successful "TT" for the first time each week during the Qualifying Period shall qualify for the Prize.
- 3.2. No person shall be eligible for more than one (1) Prize for this Promotion.
- 3.3. Prizes for the Promotion are as follows:
- 3.3.1. One International Calling Card worth S\$10.00. (Colour and specifications for the card may vary and may differ from those featured in the promotional material)
- 3.4. Prizes are non-transferable, exchangeable nor refundable for cash, credit or any other item in part or in whole. Winners will be notified by post and/or email 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. The Prize shall be claimed by the Winner or his/her duly authorised representative within one (1) month from the date stated in the Notification Letter/Email at such venue as shall be notified to him/her, presenting such documents for identification purposes as UOB may require. Any Prize(s) not claimed by the deadline shall be forfeited and donated to a charity chosen at the absolute discretion of UOB, and no claims whatsoever for payment or compensation shall be entertained.

- 3.5. The Bank may at its sole discretion at any time substitute or replace any prize with any other prize of equal or similar value selected by the Bank.
- 3.6. If the Bank subsequently discovers the winning Customers are in fact not entitled to participate in the Promotion, the Bank may at its discretion forfeit the prize (or reclaim if awarded) and award or dispose of it in such manner and to such person or persons as the Bank deems fit.
- 3.7. The Bank 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 Promotion and/or redemption or use of the prizes.

4. General

- 4.1. Customers agree to be bound by these terms and conditions when they participate in this Promotion.
- 4.2. The decision of the Bank on all matters relating to or in connection with this promotion (including the eligibility of a Customer and the selection of the winning Customers shall be final and binding on all parties concerned). The Bank shall not be obliged to enter into any correspondence with any Customer on any matter concerning this Promotion.
- 4.3. The Bank may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions (including the number of winners and prizes) and may also withdraw or discontinue the Promotion at any time without notice or liability to the Customer.
- 4.4. 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.
- 4.5. It is a condition precedent for participation in the Promotion that all Winners consent to the public disclosure of their names, identification/passport numbers and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of the Bank in relation to the Promotion and to the use of any data provided by such winners for any future marketing effort by the UOB group of companies, without any payment or compensation therefor.
- 4.6. The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.
- 4.7. These terms and conditions are governed by Singapore Law.