

Terms and Conditions Governing United Overseas Bank Limited (“UOB”) “Chinese New Year Red Packet & Decal Giveaway Contest 2013”

Terms and Conditions

1. Eligibility

1.1 To be eligible to participate in the Contest, each participant (the “Participant”) must:-

- (a) be a fan by clicking on ‘Like’ on UOB Facebook Page at www.facebook.com/UOBcards;
- (b) either be a UOB credit cardmember or a UOB debit cardmember, whose UOB credit cards or where applicable, UOB debit cards are issued by UOB in Singapore and which are valid, subsisting and in the opinion of UOB, in good standing and satisfactorily conducted;
- (c) submit the Participant’s particulars which includes the Participant’s full name, NRIC/Passport No., address, contact number on all the relevant statement fields on the UOB Facebook Page (“Submission”)

1.2 Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Participant to take part in the Contest and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, the following are not eligible to participate in this Contest:

- (a) those with UOB Credit Card or UOB Debit Card account(s) which is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between 21 January 2013 and 27 January 2013 (both dates inclusive);
- (b) those with accounts which are not active, valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its absolute discretion;
- (c) those who are or become mentally incapacitated, deceased, insolvent or who face legal incapacity;
- (d) who face legal proceedings of any nature or any threat of legal proceedings of any nature instituted against them;
- (e) who UOB may decide to exclude at its absolute discretion without notice and without furnishing any reason at any time before 27 January 2013,

2. Contest Period

This Chinese New Year Red Packet & Car Decal Giveaway Contest (the “Contest”) period will commence from 21 January 2013 to 27 January 2013, both dates inclusive (the “Contest Period”) within Singapore only.

3. Submissions

3.1 Only online Submissions submitted online via UOB Facebook Page (www.facebook.com/UOBCards) during the Contest Period are qualified for the Contest. For the avoidance of doubt, UOB shall not be responsible for any Submission that fails to reach us before the expiry of the Contest Period.

3.2 Each Participant can submit only one (1) Submission. The Participant shall be disqualified from the Contest if he/she is found to have submitted incomplete entries and/or inaccurate personal particulars.

3.3 For the avoidance of doubt, UOB shall not be responsible or liable:-

- (a) to ensure that all Submissions are posted promptly on the UOB Facebook page before the expiry of the Contest Period;
- (b) for any Submission that fails to reach UOB for any reason whatsoever or for any delay in the transmission of the Submission to UOB for any reason whatsoever before the expiry of the Contest Period;
- (c) for any failed, incomplete, distorted, undeliverable, late, damaged, illegible or lost Submissions; or
- (d) for any breakdown or malfunction in any computer system or equipment or network connection or internet connection;
- (e) for any failure or delay or technical or error in the transmission of the Submissions,

which may result in the Participant being omitted from taking part in the Contest or for any claim or cause of action arising out of or in connection with the Contest. No appeal, correspondence or claims or payment of compensation will be entertained.

4. Prizes

4.1 Two (2) packs of UOB red packets and one (1) UOB decal (collectively known as the “Prize”) will be given away to the first 2,500 online Submissions submitted during the Contest Period, on a first-come, first-served basis. Each pack of UOB red packet contains eight (8) pieces of red packets.

4.2 The Prize will be sent to the winners based on the contact details submitted in the Submission. If the Prize is returned to sender, UOB assumes no liability for such Prizes, which will be forfeited. No payment or compensation whether in cash, credit or kind shall be made for the forfeited prize notwithstanding non-receipt of notification.

- 4.3 The Prize is not transferable or exchangeable for cash, credits or otherwise. UOB shall not be responsible for any consequences including but not limited to loss of life, injury to person and/or loss or damage to property arising from or in connection with the Contest, and/or use of the Prize.
- 4.4 The first 2,500 online Submissions will be determined by UOB at its absolute discretion. UOB's decision shall be final, conclusive and binding and not subject to appeal or challenge.
- 4.5 UOB may, at any time without notice, in its sole and absolute discretion, substitute the Prize stipulated herein, with another prize of similar value (whether in cash or otherwise). UOB's determination of the substituted prize shall be final, conclusive and binding. No correspondence or claims will be entertained.
5. **General**
- 5.1 The decisions of UOB on all matters relating to the Contest are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Contest.
- 5.2 By participating in this Contest, the winners agree to the disclosure of their names, NRIC or passport numbers and such other information that may indicate his/her account with UOB to any party for the purpose of organizing, promoting and/or conducting the Contest and consent to receiving promotional, marketing and other publicity information from UOB from time to time.
- 5.3 UOB reserve the right to disclose and publish the names and any other particulars of the winners, including photographs and testimonies of these winners, for publicity purposes, and by participating in the Contest, the winners agree to co-operate with, attend any prize presentation, if required by UOB, and participate in any advertising, promotional and publicity activities without any payment or compensation.
- 5.4 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.
- 5.5 UOB assumes no liability or responsibility and will not be liable or responsible for any defects, quality, merchantability, the fitness or any other aspect of the Prize or goods or services offered in the Contest or the acts or defaults of the merchant, agent, supplier or service provider of the Prize or defects or deficiency in the Prize or goods or services offered in the Contest. UOB is not an agent of the merchants, agents, suppliers or service providers. Any disputes about quality or service standard with the Prize must be resolved directly with the merchants, agents, suppliers or service providers.
- 5.6 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the contest, these Terms and Conditions shall prevail.

- 5.7 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement.
- 5.8 These Terms and Conditions shall be governed by the laws of Singapore, and all eligible cardmembers who participate in the Contest shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.