



## **UOB 'Win a dream holiday' LUCKY DRAW**

Stand to win S\$1,000 travel vouchers\* every week for 10 weeks when you successfully sign up for investment/insurance products or with any successful home loan application at UOB Lite at Suntec City Mall Branch only.

### **\*TERMS AND CONDITIONS**

#### **1. Eligibility**

- 1.1 The United Overseas Bank Limited ("UOB") 'Win a dream holiday' Lucky Draw ("Lucky Draw") is open only to Singapore citizens and Singapore permanent residents ("Participant"), subject to the following terms and conditions.
- 1.2 UOB has the absolute discretion to determine the eligibility of any Participant in the Lucky Draw. Such determination shall be final and conclusive and UOB is not obliged to give any reason therefore.
- 1.3 Customers who purchased investment/insurance products through CPFIS are not eligible for this lucky draw;
- 1.4 The following persons shall not be eligible to participate in the Lucky Draw :
  - i. Directors and employees of UOB, Far Eastern Bank Limited and their subsidiaries, and their immediate families;
  - ii. Employees of advertising and promotion agencies engaged by UOB and any other person involved in organising, promoting and/or conducting the Lucky Draw;
  - iii. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
  - iv. Persons below the 21 years of age as at the Draw Date (hereinafter defined); and
  - v. Any other person deemed ineligible at the absolute discretion of UOB.

#### **2. Lucky Draw Entry Form**

- 2.1 To qualify for the Lucky Draw, Participants will need to submit the Lucky Draw entry form at UOB Lite located at Suntec City Mall between 1 October 2010 and 10 December 2010 (both dates inclusive).
- 2.2 The Lucky Draw entry forms are available at UOB Lite at Suntec City Mall.
- 2.3 UOB reserves the right to reject any Lucky Draw entry form that is incomplete, ineligible, torn or defaced. Photocopies of the Lucky Draw entry form will not be accepted.

#### **3. Allocation of Lucky Draw Chances**

- 3.1 Lucky draw prizes will be drawn on the Thursday following the end of each qualifying week (which starts on every Monday) for 10 weeks. Participants whose entries are not drawn in any qualifying week will continue to stand a chance in the subsequent weeks to win the Prize.
- 3.2 Each successful purchase of an investment/insurance product or application for any successful home loan entitles the Participants to one Lucky Draw entry form.

#### **4. Conduct and Announcement of Draw**

- 4.1 The draws will be conducted the Thursday following the end of each qualifying week for 10 weeks (on 14 October, 21 October, 28 October, 4 November, 11 November, 18 November, 25 November, 2 December, 9 December and 16 December) ("Draw Date") at UOB Lite branch at Suntec City Mall, 3 Temasek Boulevard, #02-116/118, Singapore 038983 or on such other date and/or venue as may be determined by UOB in its absolute discretion without any prior notice.

- 4.2 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be ineligible or disqualified. UOB's determination of any winner shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 4.3 The results of the Lucky Draw will be notified to the winners at the end of every week via telephone or email address based on the information stated in the Lucky Draw entry form. The winner's NRIC must be presented at the point of collection of the lucky draw prize certificate ("Prize Certificate").
- 4.4 The Prize Certificate will be issued in the name of the winner, as per the name on the Lucky Draw entry form. The Prize Certificate is non-transferable, non-refundable and non-exchangeable for cash or in kind, in full or part, and is not replaceable if lost, damaged or stolen.

## **5. Prize**

- 5.1 There will be ten (10) prizes of S\$1,000 travel voucher each.
- 5.2 The Prize is valid for Singapore citizens and Singapore permanent residents only.
- 5.3 Any additional costs and/or expenses incurred in connection with the Prizes will be borne by the winner. The Bank shall not be liable or responsible for any such cost and/or expenses.
- 5.4 Any Prize or ticket/voucher/certificate/document(s) issued in connection therewith:
- i. shall be non-transferable, non-refundable and non-exchangeable for cash or in kind, in full or part;
  - ii. is not replaceable if lost, damaged or stolen;
  - iii. refund and/or cancellation of any unused or partially used ticket shall not be permitted; and
  - iv. subject to the terms and conditions of the prize partner.
- 5.5 UOB may, at any time without notice and in its absolute discretion, replace and/or substitute any Prize with another prize at equivalent or close to the prevailing value (whether in cash or otherwise) without any liability on the part of UOB to any person.
- 5.6 If any Prize is not redeemed for two (2) months after the announcement of or notification to the winners or is unutilised within any validity period, the Prize will be forfeited (without any liability on the part of UOB to any person) and the Prize and/or the proceeds of any substituted prize will be donated to a charitable organisation to be decided at the absolute discretion of UOB. The Prize winner whose Prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.

## **6. Participation**

- 6.1 It is a condition precedent for participation in the Lucky Draw that the winner consents to the public disclosure of his/her name, identification/passport number and such other information that may indicate his/her accounts with UOB and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Lucky 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.
- 6.2 The winner shall, if required by UOB attend any prize presentation and participate in any advertising, promotional and publicity activity relating to or in connection with the Lucky Draw and/or any Prize at his/her own costs.

## **7. General**

- 7.1 UOB shall not be responsible in any manner whatsoever for any consequence 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 Lucky Draw, redemption or use of any Prize, arising from or in connection with any Prize, or howsoever arising.

- 7.2 UOB assumes no liability or responsibility for the acts or defects in the goods or services offered in this Lucky Draw. UOB is not an agent of the merchant or service provider. Any dispute about the quality or service standard must be resolved directly with the merchant or service provider. The merchant or service provider may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services or in connection with the Lucky Draw and/or redemption or use of any Prize.
- 7.3 The decisions of UOB on all matters relating to the Lucky Draw and any Prize are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Lucky Draw or any Prize.
- 7.4 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.
- 7.5 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 Lucky Draw, these Terms and Conditions shall prevail.
- 7.6 These Terms and Conditions shall be governed by the laws of Singapore, and all Participants shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

United Overseas Bank Limited Co. Reg. No. 193500026Z