

**Win a Dream Cruise at Harvey Norman with UOB 0% Instalment Plan
Lucky Draw Terms and Conditions**

1. Eligibility

- 1.1 The United Overseas Bank Limited ("UOB") Win a Dream Cruise at Harvey Norman with UOB 0% Instalment Plan Lucky Draw ("the Draw") is open to all eligible UOB Credit Card customers as herein described.
- 1.2 Subject to the provisions herein and in particular, Clause 1.3, "Eligible Customers" shall mean all UOB Credit Cardmembers ("Cardmembers") having UOB Credit Card accounts (collectively referred to as "Accounts") which are valid, subsisting and in the sole opinion of UOB, in good standing.
- 1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any customers and shall not be obliged to give any reason therefor. Without limiting the generality of this clause, the following persons are not eligible:
- i. Staffs or Directors of United Overseas Bank Ltd and Pertama Merchandising Pte Ltd during the Qualifying Period (as hereinafter defined);
 - ii. Cardmembers whose principal Account(s) is/are terminated between 1 August 2009 and the Draw Date (both dates inclusive);
 - iii. Cardmembers who are or become insane, deceased or insolvent;
 - iv. Cardmembers who face legal proceedings or any threat of legal proceedings;
 - v. Cardmembers whose accounts are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason; and
 - vi. Any other person as UOB may decide to exclude at its sole and absolute discretion and without any notice and without furnishing any reason.

The above persons shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be a winner of the Draw.

This promotion is not applicable to UOB JCB Card, UOB JCB Platinum Card, UOB CUP Card, Travel Accounts, Purchasing and Private Label Card.

2. Dates

The Qualifying Period for this Promotion commences on 1 August 2009 and ends on 6 September 2009 (both dates inclusive).

3. Allocation of Chances

- 3.1 1 Lucky Draw chance will be awarded for every S\$500 charged to an applicable UOB Credit Card via UOB 0% Instalment Payment Plan at any of the 14 Harvey Norman outlets during the Qualifying Period.
- 3.2 The records of transactions of UOB and the total number of chances allocated to an Eligible Customer shall be final and conclusive.

4. Draw Dates

- 4.1 Unless UOB notifies otherwise, the Draw for the winners will be conducted on 16 September 2009 or other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), in the presence of the internal auditors of UOB at United Overseas Bank, 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing (S) 310480.
- 4.2 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.

5. Prizes

- 5.1 There shall be a total of five winners for the Draw. The prizes for the Draw, sponsored by Star Cruise Travel Service Pte Ltd are as follows:

Grand Prize worth S\$2,290 (One winner)

4-Night Kuala Lumpur/Phuket Cruise (Sat) for 2 adults in a Deluxe OceanView Stateroom (BB) onboard SuperStar Libra

Consolation Prize worth S\$1,720 each (Four winners)

3-Night Kuala Lumpur/Penang Cruise (Wed) for 2 adults in a Deluxe OceanView Stateroom (BB) onboard SuperStar Libra (two winners)

3-Night Kuala Lumpur/Langkawi Cruise (Wed) for 2 adults in a Deluxe OceanView Stateroom (BB) onboard SuperStar Libra (two winners)

Prizes exclude passenger handling charge and fuel surcharge. Travel period: 7 November to 19 December 2009 (both dates inclusive)

- 5.2 The prize is not transferable 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.
- 5.3 The winners' names and NRIC Numbers will be published on The Straits Times within one week from the date of the Draw.
- 5.4 The winners will be notified by post within 14 days of the Draw based on the known information on UOB Card Centre's records. All identification will be based on the NRIC/FIN/Passport Number.
- 5.5 It is a condition precedent for participation in the Draw that the winners consent 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.
- 5.6 UOB may, at any time without notice in its sole and absolute discretion, substitute any prize with another prize of similar value.
- 5.7 All unclaimed prizes within two (2) months from the date of notification will be forfeited. Any winner whose prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

6. Decisions of UOB

- 6.1 The decisions of UOB on all matters relating to this Draw are final, conclusive and binding and no correspondence will be entertained.
- 6.2 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.
- 6.3 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 non-exclusive jurisdiction of the Singapore Courts.
- 6.4 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.
- 6.5 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.
- 6.6 All promotions are subject to full terms and conditions. UOB is not an agent for the participating merchants and will not be liable for any products purchased, redeemed, claimed, services rendered or any form of transactions performed between the participating merchant and the customer. Any disputes should be resolved directly with the participating merchants. UOB may at any time at its sole and absolute discretion withdraw the promotion without prior notice and without furnishing any reasons. Merchant terms and conditions apply. Details of the promotion are correct at time of print.