

Terms and Conditions Governing United Overseas Bank Limited ("UOB") "Lunar New Year Red Packet Giveaway Contest"

1. This Lunar New Year Red Packet Giveaway Contest (the "Contest") period will be from 5 January 2012 to 18 January 2012, both dates inclusive (the "Contest Period").
2. To be eligible for the Contest, each participant must be a fan of UOB Facebook Page and a UOB credit/debit cardmember (the "Participant").
3. Only entries submitted online via UOB Facebook Page during the Contest Period are qualified for the Contest. For the avoidance of doubt, UOB shall not be responsible for any entry that fails to reach us before the expiry of the Contest Period.
4. Each Participant can submit only one (1) entry. The Participant shall be disqualified from the Contest if he/she is found to have submitted incomplete entries and/or inaccurate personal particulars.
5. Two (2) packs of UOB red packets (the "Prize") will be given away to the first 500 entries submitted during the Contest Period. Each pack contains eight (8) red packets each.
6. The Prize will be sent to the winners based on the contact details submitted in the entries.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.

12. 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.
13. 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.
14. 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.
15. 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.