



**UOB Lady's Card 20th Anniversary  
Chopard Solitaire Diamond Ring Lucky Draw 2009**

**TERMS AND CONDITIONS**

**Eligibility**

- 1.1 The United Overseas Bank Limited ("UOB") **UOB Lady's Card (referred to as the "Card") 20<sup>th</sup> Anniversary Chopard Solitaire Diamond Ring Lucky Draw** ("the Draw") is open to all eligible UOB Lady's Cardmembers as herein described.
- 1.2 Subject to the provisions herein and in particular, Rule 1.3 below, "Eligible Cardmembers" shall mean all principal UOB Lady's Credit Cardmembers accounts of UOB which are valid, subsisting and in the opinion of UOB in good standing.  
For the avoidance of doubt, the benefit of all charges incurred by a supplementary Cardmember in respect of this Draw shall accrue to the Eligible Cardmember.
- 1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Eligible Cardmember and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, the following persons:
- i. who are a staff or Director of United Overseas Bank Ltd and its subsidiaries during the Period (as hereinafter defined), Saatchi & Saatchi Singapore (relevant staff who are handling the UOB account), SPH Ltd (relevant staff who are handling the UOB account), and any other parties who are directly involved in organizing, promoting or conducting the Draw or assist in this Draw or who have an interest in this Draw;
  - ii. whose principal Card Account(s) is/are terminated between 08 May 2009 and the Draw Date (both dates inclusive);
  - iii. who are deceased or who face legal incapacity;
  - iv. who face legal proceedings or any threat of legal proceedings;
  - v. whose accounts are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time before the Draw Dates shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be the winner of the Draw. For the avoidance of doubt, termination of a supplementary Eligible Cardmember's account will not by itself disqualify the Eligible Principal Cardmember from the Draw.

## **2. Allocation of Chances**

- 2.1 Retail spend excludes annual fees, reversals and finance transactions.

For the avoidance of doubt, the qualifying period is between 8 May 2009 to 31 December 2009 (hereinafter referred to as "the Period").

- 2.2 One (1) chance will be allotted to every Eligible Cardmember for every S\$50 local retail spend during the Period.
- 2.3 Two (2) chances will be allotted for every S\$50 overseas retail spend made during the Period.
- 2.4 Ten (10) chances will be allocated for every year of membership on the Lady's Card, Lady's Platinum or Lady's Solitaire Card accounts.
- 2.5 Ten (10) chances will be allocated for each successful applicant of the UOB Lady's Card, Lady's Platinum Card and Lady's Solitaire Card accounts open from 08 May to 30 November 2009. To qualify, every Eligible Cardmember must make a transaction to the Card on or before 31 December 2009.
- 2.6 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard Acquiring Merchants, merchant establishments, MasterCard, postal or telecommunication authorities or any other party(s) which may result in a charge incurred or cash advance made by the Eligible Cardmember and/or his supplementary Cardmember(s) being omitted from the allocation of chances by UOB during the Period.
- 2.7 The records of transactions of UOB and the total number of chances allocated to an Eligible Cardmember shall be final and conclusive. No correspondence will be entertained.

## **3. Draw Dates**

- 3.1 Unless UOB notifies otherwise, the Draw will be conducted on 29 January 2010 or such other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), in the presence of the external auditors appointed by UOB at Singapore Press Holdings Limited, 1000 Toa Payoh North, News Centre, Singapore 318994 or at such other venue as may be determined by UOB.
- 3.2 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.

#### **4. Prizes**

- 4.1 There will be one (1) one-carat Chopard Solitaire diamond ring to be given away. The delivery of the prize to the winner is on or before 15 March 2010.
- 4.2 The prize is neither transferable nor exchangeable 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.
- 4.3 The winner will be notified by post and/or contacted via telephone based on the last known contact information with UOB Card Centre's records. The result will be published in the papers on or before 09 February 2010.
- 4.4 The prize must be claimed in Singapore on or before 31 March 2010. All unclaimed prizes will be forfeited. Any winner whose prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.
- 4.5 It is a condition precedent for participation in the 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 account with UOB 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.
- 4.6 UOB may, at any time without notice in its sole and absolute discretion, substitute any prize with another prize of similar value.

#### **5. Decisions of UOB**

- 5.1 The decisions of UOB on all matters relating to this Draw are final, conclusive and binding and no correspondence will be entertained.
- 5.2 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 Eligible Cardmembers who are participants shall be bound by these amendments.
- 5.3 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 exclusive jurisdiction of the Singapore Courts.