

TERMS AND CONDITIONS GOVERNING UOB LITE BRANCH OPENING SPECIAL- WEEKLY LUCKY DRAW (the "Promotion").

1. Eligibility

1.1 Subject to Clause 1.4, the UOB LITE Branch (the "Branch") opening special - weekly lucky draw ("the Lucky Draw") is open to all eligible customers (collectively "Eligible Customers" or each an "Eligible Customer") who sign up for products at the Branch as listed in the table below and meet the criteria as set by United Overseas Bank Limited ("UOB").

Product type	Product take up
Unsecured Loans	CashPlus
Credit Card	Credit Card
Deposits	Uniplus/Other Savings Account
Deposits	i- Account
Deposits	Singapore Dollar Fixed Deposit
Insurance	Regular Premium
Insurance	Single Premium
Investments	Unit Trust - Monthly Investment Plan
Investments	Unit Trust - Lump sum
Investments	Structured Deposit
Secured Loans	Home Loans

- 1.2 UOB has the absolute discretion at any time and from time to time to determine the eligibility of any customer, such determination shall be final and conclusive and is not obliged to give any reason therefore.
- 1.3 In the event any product listed in the above table or any account belonging to an Eligible Customer is suspended, cancelled or terminated at any time for any reason whatsoever during the Qualifying Period, UOB shall at its sole discretion, revoke the eligibility for such Eligible Customer from participating in the Lucky Draw, without incurring any liability and without giving any prior notice.
- 1.4 The following persons shall not be entitled to participate in the Lucky Draw:
- Employees of UOB and their immediate family members.
 - Employees or staff of external auditors who are directly involved in the Lucky Draw and the advertising agencies of UOB and any other parties which are directly involved in organizing, promoting or conducting the Lucky Draw.
 - Persons who are of unsound mind, deceased, insolvent or having any legal proceedings instituted against them which UOB deems in its absolute discretion to be unsuitable for participation in the Lucky Draw.
 - Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by UOB at its sole and absolute discretion.

2. Qualifying Period

2.1 "Qualifying Period" for the Lucky Draw means the period commencing 2 October 2009 to 31 October 2009 (both dates inclusive).

3. Allocation of Lucky Draw Chances

3.1 The allocation of chances to Eligible Customers for the Lucky Draw is as listed in the below table:

Product type	Product take up	No. of chances to win weekly lucky draw
Unsecured Loans	CashPlus	1
Credit Card	Credit Card	1
Deposits	Uniplus/Other Savings	1
Deposits	I - Account	2
Deposits	Singapore Dollar Fixed Deposit < S\$50,000	1
Deposits	Singapore Dollar Fixed Deposit >= S\$50,000	2
Insurance	Regular Premium < S\$3,600 (full year premium)	8
Insurance	Regular Premium >= S\$3,600 (full year premium)	10
Insurance	Single Premium < S\$25,000	2
Insurance	Single Premium >= S\$25,000	5
Investments	Unit Trust - Monthly Investment Plan < S\$500	2
Investments	Unit Trust - Monthly Investment Plan >= S\$500	5
Investments	Unit Trust - Lump sum < S\$25,000	3
Investments	Unit Trust - Lump sum >= S\$25,000	8
Investments	Structured Deposit < S\$25,000	2
Investments	Structured Deposit >= S\$25,000	5
Secured Loans	Home Loans	50
Product Bundle Offer	Multiplier for 2 products (any 2)	X 2
Product Bundle Offer	Multiplier for 3 products (any 3)	X 3
Product Bundle Offer	Multiplier for 4 products (any 4)	X 4

3.2 The determination records of transactions of UOB Accounts and the total number of chances allocated to an Eligible Customer shall be determined by UOB in its sole and absolute discretion and such decision(s) shall be final and binding.

3.3 For the purpose of the Product Bundle Offer, the maximum multiplier used shall not exceed for 4 products and all product sign ups have to be completed on the same day.

3.4 Lucky Draw chances allocated during the Qualifying Period are not transferable.

3.5 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified.

4. Conduct of Draw

4.1 The Lucky Draw will be conducted on 11 October 2009, 18 October 2009, 25 October 2009 and 1 November 2009 or such other dates as UOB may determine at its sole discretion at United Overseas Bank, the draw will be conducted at BLK 520 Toa Payoh Lorong 6, #01-56 Singapore 310520 or at such other venue as may be determined by UOB.

4.2 Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and appropriate by UOB.

4.3 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 will be 1 winner for each weekly Lucky Draw. The Eligible Customers will be selected at random on the lucky draw date to receive: an iPhone. The use of the iPhone will accordingly be subject to the terms of the merchant or service provider, a copy of which is available on www.singtel.com.

5.2 The prize is neither transferable nor exchangeable for cash or otherwise. UOB assumes no liability or responsibility for the acts or defects in the goods or services offered in this promotion. 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 the prize.

5.3 UOB may, at any time without notice in its sole and absolute discretion, substitute any prize with another prize of similar value.

5.4 If any prize remains unclaimed for two (2) months after the relevant date of the Lucky Draw, it will be forfeited (without any liability on the part of UOB to any person) and it and/or the proceeds therefrom will be donated to a charitable organization to be decided at the sole and absolute discretion of UOB. The prize winner whose prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.

5.5 The winner will be notified by post and/or contacted via telephone based on the last known contact information in UOB bank's records.

5.6 The winner will be disqualified if the following occurs for:

- i. Regular/ Single Premium Insurance Policies: The policy is cancelled within the 14-day free look period.
- ii. Unit Trust subscriptions: The subscription of Unit Trust is cancelled within the 7-day cancellation period.
- iii. Structured Deposit placement: The funds placed in the UOB Structured Deposit is withdrawn before the Structured Deposit start date.
- iv. Home Loans application: The Eligible Customer does not sign the Letter of Offer.

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 date 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 activities relating to or in connection with the Lucky Draw at his/her own costs.

7. General

7.1 The decisions of UOB on all matters relating to the Lucky Draw 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 Lucky Draw.

7.2 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 participants shall be bound by these amendments.

7.3 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.

7.4 UOB reserves the right to add, amend or vary the terms and conditions of this Promotion in its sole and absolute discretion.

7.5 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.