



TERMS AND CONDITIONS GOVERNING UOB 'MOVIES WITH UOB PERSONAL INTERNET BANKING' LUCKY DRAW

1. Eligibility

- 1.1. Subject to Clauses 1.2 and 1.3, the UOB 'Personal Internet Banking' Lucky Draw ("Lucky Draw") is open to UOB customers that perform a first-time log in to his/her Personal Internet Banking account during the Qualifying Period. To apply for UOB Personal Internet Banking service, the general public will need to have one of the following UOB accounts:

Campus Account	Savings Account
Current Account	Uniplus Account
Global Currency Account	Foreign Currency Fixed Deposit
i-Account	Singapore Dollar Time / Fixed Deposit
FlexiDeposit Account	High Yield Account
Loans Account	Credit Card
UOB-CPF Investment Account	Debit Card
Unit Trust Account	Cash Plus
TX Account	Junior Savers Account

- 1.2. United Overseas Bank Limited ("UOB") has the absolute discretion to determine the eligibility of any person who is interested to participate in the Lucky Draw ("Participant"). Such determination shall be final and conclusive and UOB is not obliged to give any reason therefor.
- 1.3. The following persons shall not be eligible to participate in the Lucky Draw:
- 1.3.1. Directors and employees of UOB;
 - 1.3.2. Employees of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.3.3. Persons who terminate and/or re-apply their Personal Internet Banking access in view of the Lucky Draw;
 - 1.3.4. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - 1.3.5. Any other person deemed ineligible at the sole discretion of UOB.

2. Qualifying Period

- 2.1. "Qualifying Period" for the Lucky Draw means the period commencing 1 March 2010 to 31 December 2010 (both dates inclusive).
- 2.2. UOB reserves the right to amend the qualifying period of the Lucky Draw.

3. Allocation of Lucky Draw Chances

- 3.1. The Participant will be allotted one (1) lucky draw chance at his/her first time login to UOB Personal Internet Banking during the Qualifying Period.
- 3.2. Lucky Draw chances allocated during the Qualifying Period are not transferable.

- 3.3. 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 the following dates or such other dates as UOB may determine at its sole discretion at 80 Raffles Place, #13-00, UOB Plaza 1, Singapore 048624 or at such other venue as may be determined by UOB:

5 April 2010	5 September 2010
5 May 2010	5 October 2010
5 June 2010	5 November 2010
5 July 2010	5 December 2010
5 August 2010	5 January 2011

- 4.2. The Lucky Draw will be conducted on the next business day if a lucky draw date falls on a Saturday, Sunday or public holiday.
- 4.3. Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB.
- 4.4. The winners will be announced and published on uob.com.sg and at least one newspaper on the following dates:

15 April 2010	15 September 2010
15 May 2010	15 October 2010
15 June 2010	15 November 2010
15 July 2010	15 December 2010
15 August 2010	15 January 2011

Winners will be notified by post based on the last known contact information in UOB bank's records.

- 4.5. 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. The prize is one hundred (100) pairs of Cathay movie tickets, which will be given to one hundred (100) winners for each monthly Lucky Draw. Eligible Participants will be selected at random on the lucky draw date to receive: a pair of Cathay movie tickets. The usage of the movie tickets will accordingly be subject to the terms and conditions of the merchant or service provider.
- 5.2. UOB may, at any time without notice in its sole and absolute discretion, amend the number of winners for each monthly Lucky Draw.
- 5.3. The movie tickets are only for redemption at Toa Payoh Lite branch, address: Blk 520 Toa Payoh Lorong 6 #01-56 Singapore 310520, and are not allowed to be used for internet, telephone or corporate bookings.
- 5.4. The validity of the movie ticket is one (1) year from the printed date on the movie ticket.

- 5.5. The prize is neither transferable nor exchangeable for cash or otherwise. The redemption letter is not replaceable if lost or stolen.
- 5.6. 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 the prize.
- 5.7. UOB reserves the right to replace and/or substitute any of the prize(s) at equivalent or close to the prevailing recommended retail price without giving prior notice or reason to customers.
- 5.8. If any prize remains unclaimed for two (2) months after the relevant date of the announcement on uob.com.sg, it will be forfeited (without any liability on the part of UOB to any person) and it and/or the proceeds will be donated to a charitable organisation 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.
- 5.9. The original redemption letter and proper identification (NRIC/Passport) must be presented at point of collection from the selected redemption branches and the original redemption letter will be collected and kept by the branch. The branch will only issue the prize to the person stated in the redemption letter unless the authorisation slip in this redemption letter is completed and duly signed by the person stated in the redemption letter, for the transfer. The authorised person must present NRIC/Passport for verification at the point of redemption. This redemption letter is limited to a one-time redemption only. It is not exchangeable for cash, credit or kind, in full or in part.
- 5.10. In the event any customer is found to have made more than one (1) redemption, UOB may at its sole and absolute discretion reclaim the same or an amount equal to the cost of the prize by debiting such amount from the customer's account without prior notice to the customer.

6. Participation

- 6.1. The customer, by performing a first-time log in to his/her Personal Internet Banking account is deemed to have agreed to the public disclosure of his/her name, identification/passport number and such other information that may indicate his/her account(s) with UOB. 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 account(s) 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 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 Lucky Draw in its sole and absolute discretion.
- 7.5. Participants will accordingly be subject to the terms and conditions of UOB Personal Internet Banking upon first time login.
- 7.6. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and all Participants who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.