

UOB 'A Gift To Your Family' LUCKY DRAW TERMS AND CONDITIONS

1. Eligibility

- 1.1 The United Overseas Bank Limited ("UOB") 'A Gift To Your Family Lucky Draw ("Lucky Draw") is open only to Singapore citizens and Singapore permanent residents (individually "Participant" and collectively "Participants") subject to the following terms and conditions.
- 1.2 UOB has the absolute discretion to determine the eligibility of any Participant in the Lucky Draw. 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 :
 - i. Directors, employees and their immediate families of UOB, Far Eastern Bank Limited and their subsidiaries;
 - ii. Employees of advertising and promotion agencies engaged by UOB and any other persons involved in organising, promoting and/or conducting the Lucky Draw;
 - iii. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - iv. Persons below 21 years of age as at the Draw Date (hereinafter defined); and
 - v. any other persons deemed ineligible at the absolute discretion of UOB.

2. Lucky Draw Entry Form

- 2.1 To qualify for the Lucky Draw, Participants may submit any number of the Lucky Draw entry form at any UOB participating branch or roadshow listed on the UOB website between 1 October 2010 and 31 December 2010 (both dates inclusive).
- 2.2 The Lucky Draw entry forms are available at the participating branches or roadshow locations listed on the UOB website.
- 2.3 UOB reserves the right to reject any Lucky Draw entry form that is incomplete, illegible, torn or defaced. Photocopies of the Lucky Draw entry form will not be accepted.

3. Allocation of Lucky Draw Chances

- 3.1 Each Participant will be entitled to only one chance at the Lucky Draw to win any one Prize (hereinafter defined), irrespective of the number of Lucky Draw entry forms submitted.

4. Conduct and Announcement of Draw

- 4.1 The draw will be conducted on 12 January 2011 ("Draw Date") at 80 Raffles Place UOB Plaza 1 #13-00 Singapore 048624 or on such other date and/or venue as may be determined by UOB in its absolute discretion without any prior notice.
- 4.2 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be ineligible or disqualified. UOB's determination of any winner shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 4.3 The results of the Lucky Draw will be notified to the winners by 22 January 2011 via telephone, based on the information stated in the Lucky Draw entry form. The winner's Singapore NRIC or passport must be presented at point of collection of the Lucky Draw prize redemption letter ("Redemption Letter").
- 4.4 The Redemption Letter will be issued in the name of the winner, as per the name on the Lucky Draw entry form. The Redemption Letter is non-transferable and irreplaceable.

5. Prize

- 5.1 The following prizes for the Lucky Draw:
 - i. First Prize: OSIM uSoffa Family Set*

- ii. Second Prize: \$500 Resorts World Sentosa Gift Certificate; and
- iii. Third Prize: \$300 Takashimaya Shopping Vouchers,

(each a "Prize" and collectively "Prizes").

*First Prize includes one (1) OSIM uSoffa Petit and one (1) OSIM uSoffa

- 5.2 Any additional costs and/or expenses incurred in connection with the Prizes will be borne by the winner. UOB will not be liable or responsible for any such cost and/or expenses.
- 5.4 The Prizes shall not be transferable, refundable and/or exchangeable for cash or in kind.
- 5.5 UOB may, at any time without notice and in its absolute discretion, replace and/or substitute any Prize with another prize at equivalent or close to the prevailing value (whether in cash or otherwise) without any liability on the part of UOB to any person.
- 5.6 If any Prize is not redeemed within two (2) months after the announcement of or notification to the winners or is unutilised within any validity period, the Prize will be forfeited (without any liability on the part of UOB to any person) and the Prize and/or the proceeds of any substituted prize will be donated to a charitable organisation to be decided at the absolute discretion of UOB. The Prize winner whose Prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.

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 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 activity relating to or in connection with the Lucky Draw and/or any Prize at his/her own costs.

7. General

- 7.1 UOB shall not be responsible in any manner whatsoever for any consequence 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 Lucky Draw, redemption or use of any Prize, arising from or in connection with any Prize, or howsoever arising.
- 7.2 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 any Prize.
- 7.3 The decisions of UOB on all matters relating to the Lucky Draw and any Prize are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Lucky Draw or any Prize.
- 7.4 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.
- 7.5 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.
- 7.6 These Terms and Conditions shall be governed by the laws of Singapore, and all Participants shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- 7.7 A person who is not a party to any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term herein of such agreement

7.8 Except where the context requires, words denoting the singular include the plural and vice versa.

United Overseas Bank Limited Co. Reg. No. 193500026Z