

Insure & Travel Promotion - Lucky Draw Contest Terms and Conditions

- 1 The Insure & Travel Promotion Lucky Draw (the “Draw”) is conducted jointly by United Overseas Insurance Limited (*herein known as UOI*) and United Overseas Bank Limited (*herein known as UOB*).
- 2 To be eligible for this Draw, customer must have bought and paid for an Insure & Travel policy (*herein known as Policy*) via UOB Personal Internet Banking between 8 March 2010 and 4 April 2010 (both dates inclusive).
- 3 Each approved and fully paid Policy is eligible for one (1) qualifying chance, whether the Policy is a Per Trip Plan or an Annual Plan.
- 4 Staff of UOI or UOB Group and their immediate family members (ie. spouse and children) are not eligible for the Draw.
- 5 The NRIC/ Passport numbers of winner(s) must be the same as per stated in the Insurance Certificate/ Policy.
- 6 Three (3) winners will each receive a Samsonite F’lite ® Comfort luggage bag worth S\$500 each.
- 7 The Draw will be conducted at UOI’s business premises, 3 Anson Road, #28-01 Springleaf Tower Singapore 079909 on 16 April 2010 at 3:00pm and shall be open to public. It will be witnessed by one Manager and two (2) Executive staff of UOI.
- 8 During the Draw, UOI reserves the right to draw a number of “reserve winners” to replace any winner subsequently found to be disqualified. The number of “reserve winners” and the manner of replacement will be made at UOI’s discretion.
- 9 UOI reserves the right to substitute or replace the prize with any other prize of equal or similar value without prior notice. The winner shall not request for a substitution of prize or cash in lieu of the awarded prize.
- 10 All winners will be notified in writing by ordinary post sent to the mailing address indicated in the Insurance Certificate/ Policy.
- 11 All prizes must be claimed within two (2) months of the announcement of the winners, otherwise the prizes or their equivalent value shall be donated to the Community Chest or such other charity as may be approved by the regulatory authority. The winner whose prize has been forfeited is not entitled to any compensation notwithstanding non-receipt of notification.
- 12 UOI’s decision on all matters relating to the Draw shall be final and no correspondence will be entertained.
- 13 The winner agrees that UOI and UOB may disclose and publish his/her name and any other of his/her particulars (including photographs) in any manner it thinks fit for publicity purposes and to cooperate with and participate in the activity(ies) jointly organized by UOI and UOB for these purposes without any payment or compensation thereof.

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- 14 The redemption of any prize shall constitute a purchase of goods and services by the person redeeming the prize from the merchant supplying the goods or services, and both UOI and UOB assume no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the redeemed goods or services. UOI and UOB are not agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The winner and any other person who benefit from the prize accept and enjoy the prize at their own risk. UOI and UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the prize.
- 15 In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Draw, these Terms and Conditions shall prevail.
- 16 A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce of these Terms and Conditions.
- 17 UOI and UOB reserve the right to amend, withdraw or revise these Terms and Conditions or cancel or invalidate entries from the Draw at any time in its absolute discretion without notice. In such event, UOI and UOB shall not have any liability whatsoever.
- 18 These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore.