

## Terms and conditions

1. "Promotion" refers to the UOB CashPlus Daily Lucky Draw.
2. The Promotion is open to all United Overseas Bank Limited ("UOB") CashPlus customers in Singapore who open a UOB CashPlus account between 14 April 2011 and 25 December 2011 ("Eligible Customers"), both dates inclusive ("Promotion Period"). For the avoidance of doubt, all existing UOB CashPlus account holders do not qualify for this Promotion.
3. The following persons are not eligible to participate in the Promotion:
  - persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them at any time during the Promotion Period or date of draw;
  - customers whose UOB CashPlus account has been suspended, terminated, cancelled or whose account is deemed to be delinquent or unsatisfactorily conducted by UOB at its absolute discretion at any time during the Promotion Period or date of draw.
4. Eligible Customers will continue to be bound by the Terms and Conditions governing UOB CashPlus. In the event of inconsistency between these terms and conditions and the Terms and Conditions governing UOB CashPlus, these terms and conditions herein shall prevail only to the extent of such inconsistency in relation to this Promotion only.
5. To qualify for the daily lucky draw, the UOB CashPlus account must be in debit balance as at the end of the day to be considered as a qualifying entry for that day's lucky draw. One winner will be chosen every day (excluding Sundays and Public Holidays) during the Promotion Period.
6. Each winner will be entitled to a Samsonite Profline DLX Luggage Bag (the "Prize").
7. Each winner is entitled to one Prize only and is not eligible to participate in the subsequent draws for this Promotion.
8. Unless UOB notifies otherwise, the draws for daily winners ("Lucky Draws") will be conducted on the following dates or such other dates as UOB may determine at its sole discretion ("Draw Dates") at UOB's office located at 480 Toa Payoh Lorong 6 #25-01, HDB Hub East Wing Singapore 310480 or at such other venue as may be determined by UOB:

Lucky Draw Date	No of daily winners drawn	Daily winners for promotion period (excluding Sundays and Public Holidays)
20 May 2011	14	14 April to 30 April 2011
20 June 2011	24	1 May to 31 May 2011
20 July 2011	26	1 June to 30 June 2011
19 August 2011	26	1 July to 31 July 2011
20 September 2011	25	1 August to 31 August 2011
20 October 2011	26	1 September to 30 September 2011
21 November 2011	25	1 October 2011 to 31 October 2011
20 December 2011	25	1 November to 30 November 2011
20 January 2012	21	1 December to 25 December 2011

9. The winner will be notified by post based on the last known contact information in UOB records within two months from the respective draw dates.
10. UOB reserves the right to draw reserve winners to substitute any winner(s) subsequently found to be disqualified. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained
11. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant

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. UOB and the participating merchants reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.

12. The decisions of UOB on all matters relating to the Promotion 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 Promotion. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time at its sole 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.
13. It is a condition precedent for participation in the Promotion that the winner consents to the public disclosure of his/her name, identification/passport number and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Promotion and to the use of any data provided by such winner for any future marketing effort by the UOB Group, without any payment or compensation thereof.
14. 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.
15. A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement.