

Terms and Conditions

1. "Promotion" refers to the UOB CashPlus ATM Withdrawal Promotion.
2. The Promotion commences on 1 August 2010 and ends on 30 October 2010 (both dates inclusive) (the "Promotion Period").
3. UOB CashPlus accountholders whose accounts are in good standing are eligible to participate in this Promotion ("Eligible Accountholders").
4. The following are not eligible to participate in the Promotion:
 - Directors and employees of United Overseas Bank Limited ("UOB");
 - Employees of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Promotion including the Lucky Draws;
 - UOB CashPlus customers whose accounts are terminated between 1st August 2010 and the relevant Draw Dates (both dates inclusive);
 - Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them during the Promotion Period;
 - Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by UOB at its sole discretion.
5. Eligible Accountholders 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.
6. "ATM Withdrawal" means an ATM cash withdrawal from an Eligible Accountholder's UOB CashPlus account using his/her linked UOB ATM/Debit Card/Credit Card at UOB ATMs locally or overseas and at shared ATMs. These transactions will be reflected in the Eligible Accountholder's monthly statement in any of the following manner:
 - ATM CASH WD
 - IATM CASH WD
 - SATM CASH WD
 - RATM CASH WD
7. Each ATM withdrawal from the Eligible Accountholder's UOB CashPlus account will entitle him/her to one chance for the monthly lucky draw in the month which the transaction is made. To qualify, the UOB CashPlus account must be in debit balance as at the end of the month in which the ATM withdrawal is made.
8. The respective qualifying periods for the monthly draws will be:
 - 1 August 2010 - 31 August 2010
 - 1 September 2010 - 30 September 2010
 - 1 October 2010 - 30 October 2010
9. There will be ten lucky winners for each monthly draw. There will be a total of 30 winners in this Promotion.
10. Each winner will be entitled to the following prizes (the "Prize"):
 - Cash rebate of two times the winning ATM withdrawal transaction amount, capped at S\$1,000 and
 - 0% p.a. interest on his/her UOB CashPlus account for one year, commencing on the following calendar month after the monthly draw in which he/she is a winner. The 0% p.a. interest will be based on his/her credit limit as at the draw date at which he/she is drawn as a winner, and will not be applicable on outstanding balances on CashPlus Instalment Loan (if any). The 0% p.a. interest rate will cease with immediate effect in the event that the customer takes up UOB CashPlus Instalment Loan and/or UOB CashPlus Funds Transfer during the one year. An over-limit fee of \$40 will still be charged in the event that the winner's credit limit is exceeded. Late charges and default interest shall continue to apply if no minimum payment is received by due date.
11. Each winner is entitled to one Prize only and is not eligible to participate in the subsequent draws for this Promotion.
12. Unless UOB notifies otherwise, the monthly draws ("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:

- 15 September 2010
(for the qualifying period of 1 August 2010 - 31 August 2010)
 - 15 October 2010
(for the qualifying period of 1 September 2010 – 30 September 2010)
 - 15 November 2010
(for the qualifying period of 1 October 2010 – 30 October 2010)
13. 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.
 14. UOB shall not be responsible for any consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Promotion and/or redemption or use of the Prizes.
 15. ATM withdrawals that result in debit balances are subject to the prevailing UOB CashPlus interest rate or any applicable interest rate.
 16. 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.
 17. 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.
 18. 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.
 19. 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.
 20. 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.