Terms and Conditions UOB Win a Sony Tablet Daily Draw (15 October – 31 December 2011)

The following terms and conditions shall apply to the UOB Win a Sony Tablet Daily Draw (the "Draw")

A. Definition

- A1. **"Business Day"** means any day on which UOB is open for business in Singapore other than Sunday and gazetted public holidays.
- A2. **"Eligible Accounts**" refers to the individual UOB Passbook Savings Accounts and UOB Uniplus Accounts held with United Overseas Bank Limted ("UOB") in good standing at all times and as determined by UOB at its sole and absolute discretion and are deemed to be qualified to earn Additional Interest Rates under the UOB Savings Promotion held from 15 October to 31 December 2011.
- A3. **"Monthly Daily Average Balance**" for any account shall be determined solely by UOB on the last Business Day of a month by dividing the total of the daily balances by the number of days in that month. A non Business Day's day end balance is based the higher balance between the Day before the non-Business Day and Day after the non-Business Day
- A4. **"Winning Account**" means the account which is selected as winners of the Draw.
- A5. **"Baseline Balance**" means the deposit balance in the Account as at 14 October 2011.
- A6. **"Prize**" means the Sony Tablet[™] S 16 GB (SGPT111SG/S).

B. Eligibility

- B7. The Lucky Draw is open to all Eligible Accounts as described in these terms and conditions only.
- B8. All UOB accounts held by employees of UOB and its subsidiaries and their immediate family members shall not be eligible for the Draw. UOB accounts held by employees or any partners and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are directly involved in the organization, promotion or conduct of the Promotion as determined by UOB shall not be eligible for the Draw.

C. Daily Draw Period

- C9. The Daily Draw is open from 15 October to 31 December 2011, both dates inclusive.
- C10. The qualifying periods (the "Qualifying Period") for the Draw as follows:
 - a) Draw 1: 15 October 31 October 2011
 - b) Draw 2: 1 November 30 November 2011
 - c) Draw 3: 1 December 31 December 2011

D. Allocation of Chances

- D11. The chances for the Draw are awarded at account level to Eligible Accounts during the Qualifying Period. For each Eligible Account, the respective monthly Average Daily Balance (ADB) against the Baseline Balance is used to derive the number of chances. One (1) chance is allocated to every multiple of \$\$10,000 (but not part thereof) monthly ADB.
- D12. The Draw chances of the Eligible Account are calculated at each month-end.

- D13. Winners for Draw 1 and Draw 2 will be omitted for the subsequent Draws.
- D14. The Eligible Accounts allocated with chances that were not selected as winners are accumulated and brought forward to the subsequent Draw(s).
- D15. Chances allocated for each single or joint Eligible account will not be aggregated with chances allocated for any other Eligible Account(s) whether held jointly or individually in the name of the same Accountholder(s). All chances allocated to any Eligible Account are neither transferable nor assignable.
- D16. Notwithstanding any provision to the contrary, for the chance(s) allocated to an Eligible Account to qualify for each Draw, such Eligible Account must maintain at least an incremental fresh fund deposit of minimum S\$10,000 to qualify.
- D17. All chance(s) under the Draw already allocated to any Eligible Account will be completely disqualified or forfeited from the Draw immediately upon:
 - (i) Such Eligible Account failing at any time during the Promotion to qualify as an Eligible Account and/or (ii)
 - (ii) Termination howsoever of such Eligible Account.
- D18. UOB maintains the right, at its sole and absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated and accumulated by any Eligible Account.
- D19. The number of chances allocated to each Eligible Account by UOB in its records shall be final and conclusive.

E. Conduct of Draw

E20. The Draw comprise of 3 Draws (each a "**Draw**") in which the following number of winners are randomly selected.

Draw Period	Draw Date	No. of Winners
Draw 1 (15 October – 31 October 2011)	15 November 2011	17
Draw 2 (1 November – 30 November 2011	15 December 2011	30
Draw 3 (1 December – 31 December 2011)	16 January 2012	31

- E21. The Draws will be conducted at 80 Raffles Place #38-00 UOB Plaza 1 Singapore 048624 within 2 weeks from the end of each Qualifying Period.
- E22. The results of the each Draw will be published in a newspaper in Singapore as determined by UOB within 7 days of the respective Draw dates. Winners of each Draw shall be notified by post.
- E22. The winners are required to claim their Prize(s) in person at the venue determined by UOB.
- E23. If any prize(s) remain unclaimed for two (2) months after the date of notification, the prize shall be forfeited (without any liability on the part of UOB to the respective winners and its proceeds will be

donated to a charitable organization to be decided at the sole discretion of UOB. The winners whose prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.

E24. There shall not be any two Winning Accounts in any Draw held by the same Winning Accountholder whether singly or jointly.

F. General

- F25. As a participant in the Promotion, each winner hereby authorizes UOB to disclose and publicise his/her name and any other particulars determined by UOB (including without limitation his/her photograph(s)) to any person and in any mode and manner as UOB may deem appropriate.
- F26. Each winner also agrees to co-operate with and participate in publicity activities organized by UOB in relation to the Promotion and Draw without compensation whatsoever.
- F27. All prizes are neither transferable nor exchangeable for cash, credits or otherwise. All prizes are subject to the terms and conditions accompanying them (if any).
- F28. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute any prize in the Draw with any other prize of equal or similar value selected by UOB.
- F29. If UOB subsequently discovers that a Eligible Account is in fact not eligible to participate in any one or more of the Draw(s), UOB may at its discretion forfeit its prize(s) or reclaim it / them if already awarded) and award or dispose of it/them in such a manner and to such person/persons as UOB deems fit.
- F30. UOB shall not be liable to any Accountholder or any other persons for any loss or damage arising in connection with the Promotion or Draw, including without limitation, any error in computing an chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, UOB assumes no responsibility for lost, late, misdirected, incomplete, ineligible and/or postage-due mail.
- F31. The decision of UOB on all matters relating to the Promotion shall be final and binding on all account holders of the Eligible Accounts and any other persons, including, without limitation, any decision to cancel or suspend the Promotion or any Draw(s). No correspondence(s) will be entertained.
- F32. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- F33. UOB may at any time at its absolute discretion, without notice or assigning any reason therefor, delete, vary, supplement, amend or modify any one or more of these terms and conditions.
- F34. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.