

Terms and Conditions Governing The UOB Visa Signature 2014 FIFA World Cup Brazil™ Lucky Draw

Eligibility

1. The United Overseas Bank ("UOB") Visa Signature 2014 FIFA World Cup Brazil™ Lucky Draw ("the Draw") is open to Eligible Cardmembers (as defined below), subject to the following terms and conditions. Entry into the Promotion is deemed acceptance of these Conditions of Entry.

2. Subject to the provisions herein, "Eligible Cardmembers" shall mean all existing and new principal holders of UOB Visa Signature credit cards issued in Singapore which are valid, subsisting and in the opinion of UOB in good standing and satisfactorily conducted, and who have successfully registered for the Draw via SMS Registration (as hereinafter defined).

3. Without limiting the generality of this provision, the following persons shall not be eligible for the Draw:

- (a) directors or employees/ staff of UOB, Visa Inc, FIFA, or any of their respective subsidiaries during the Qualifying Period (as hereinafter defined) and their respective immediate family members;
- (b) employees and staff of any other auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Draw and their immediate family members;
- (c) whose principal UOB Visa Signature credit card(s) is voluntarily or involuntarily cancelled, terminated, closed or suspended any time in the Qualifying Period or Draw Dates (as hereinafter defined) (both dates inclusive);
- (d) who are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;
- (e) who face legal proceedings of any nature or any threat of legal proceedings or any nature instituted against them; or
- (f) whose UOB Visa Signature credit card accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion.

4. Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any UOB Visa Signature credit cardmember to participate in the Draw and shall not be obliged to give any reason therefore.

5. For the avoidance of doubt, the termination of a supplementary UOB Visa Signature credit cardmember of an Eligible Cardmember's account will not by itself disqualify the Eligible Cardmember from the Draw.

SMS Registration

6. To participate in the Draw, Eligible Cardmembers must successfully register their UOB Visa Signature Card for the Draw by submitting a SMS to 77862 in the format <VSFIFA>space<UOB Visa Signature Card number>space<Name> ("SMS Registration") between 1 March 2014 and 30 April 2014 ("Registration Period").

7. Successful registrations will receive a confirmation SMS.

8. Any incomplete or inaccurate SMS will not be considered for the Draw.

9. Eligible Cardmembers need only register for the Draw once during the Registration Period. Loss or replacement of the Visa Signature credit card used to register for the Draw will be deemed withdrawal from the Draw. Eligible Cardmembers may use their replacement UOB Visa Signature credit card to re-register for the Draw within the Registration Period.

10. As the SMS vendor is a third party, any delay in the transmission or receipt of any SMS cannot be attributed to UOB.

11. By registering for the Draw by way of SMS Registration, the Eligible Cardmember consents to the disclosure of information relevant to this Draw to the SMS vendor engaged by UOB.

Lucky Draw - Entry

12. "Qualifying Period" for the Draw means the period commencing at 00:00hrs (GMT +8) on 1 March 2014 to 23:59hrs (GMT +8) on 30 April 2014.

13. The chances for the Draw shall be allocated in the following manner:-

- (a) One (1) chance will be allocated to every Eligible Cardmember for every Eligible Transaction (as defined below) during the Qualifying Period; and
- (b) One (1) chance may be exchanged for UNI\$100 from the registered UOB Visa Signature credit card earned from transactions charged to the registered UOB Visa Signature credit card during the Qualifying Period. General terms and conditions governing UNI\$ rewards redemption apply, visit uob.com.sg/rewards for details.

14. "Eligible Transaction" shall mean every transaction of Singapore Dollars S\$100 or more charged to a UOB Visa Signature credit card (including Installment Payment Plan payments). Funds transfers, cash advances, fees, interests, or any other financial charges will not qualify.

Eligible Transactions made during the Qualifying Period must be posted and captured in UOB's system during the Qualifying Period to qualify for the Draw.

UOB is not responsible to ensure that the Eligible Transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments, postal or telecommunication authorities or any other party(s) which may result in an Eligible Transaction being charged by the Eligible Cardmember and/or his/her supplementary credit cardmember(s) being omitted from the allocation of chances by UOB during the Qualifying Period.

15. Subject to the terms herein, there is no limit set to the number of chances an Eligible Cardmember may accrue for the Draw during the Qualifying Period.

16. For the avoidance of doubt, Eligible Transactions made by a supplementary cardmembers shall accrue to the benefit of the Eligible Cardmember.

17. Draw chances awarded to Eligible Cardmembers are not transferable.

18. UOB maintains the right, at its absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated for the Draw. The records of transactions of UOB and the total number of chances allocated to an Eligible Cardmember by UOB shall be final and conclusive. No correspondence or claims will be entertained.

19. Transactions charged by Supplementary UOB Visa Signature Cardmembers shall accrue to the Principal UOB Visa Signature cards that are registered with UOB.

Lucky Draw – Draw Date and Prizes

20. Unless UOB notifies otherwise, the Draw will be conducted on 9 May 2014, at 11:00hrs (GMT +8) at 1000 Toa Payoh North, News Centre Singapore 318994 in the presence of external auditors or on such other date or time or at such other venue as may be determined by UOB at its sole discretion.

21. There shall be two (2) prize winners of the Draw (each, a "Winner"). Courtesy of Visa and UOB, each Winner shall receive the following prize package (the "Prize"):-

- (a) 2 x Economy Class return air tickets to Rio De Janeiro, Brazil;
- (b) Meet-and-greet service upon arrival at airport;
- (c) 5-day/4-night program with meals for two (2) at a cruise ship based on double occupancy;
- (d) Group activity/tour on arrival or departure day;
- (e) Pre-match hospitality at venue en-route to stadium;
- (f) 2 x Category 2 tickets to FIFA World Cup Brazil™ Final Match on 13 July 2014;
- (g) Scheduled ground transportation;

- (h) Visa FIFA World Cup Brazil™ themed merchandise; and
- (i) US\$150 Visa prepaid money card per person.

22. The Winners will be drawn at random. UOB reserves the right to draw eligible reserve winners to substitute any Winner subsequently found to be ineligible or disqualified. UOB's determination of the Winners shall be final, conclusive and binding. No correspondence or claims will be entertained.

23. All prices and values of the Prize set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

24. The Prize is neither transferable nor exchangeable for cash or otherwise, in full or in part. Any unused portion of the Prize cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part.

Prize – Notification and Redemption

25. The Winners will be notified by ordinary post and/or telephone based on the contact information in UOB's records within three (3) business days from the determination of the Winners. The results of the Draw will be published in MyPaper (English Section) on 16 May 2014.

26. Winners will be required to present proof of identification together with such other additional documents that UOB requires in order to collect the Prize. Details of the method to claim the Prize will be contained in the notification letter.

27. The Prize must be claimed by the stipulated date indicated on the notification letter from UOB. If the Prize unclaimed by the stipulated date, the Prize will be forfeited (with no liability on the part of UOB to any of the Winners whose Prize was forfeited) and shall be donated to a charity of UOB's choosing. The winner whose Prize has been forfeited is not entitled to any compensation notwithstanding non-receipt of notification for any reason whatsoever.

28. UOB may, at any time without notice and without furnishing any reason and in its sole discretion, withdraw or substitute the Prize with other items of similar. UOB's determination of the substituted Prize shall be final, conclusive and binding. No correspondence or claims will be entertained.

Participation

29. By participating in the Draw, the Eligible Cardmember agrees to be bound by the official rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any applicable terms and conditions will result in a disqualification in the Draw.

It is a condition precedent for participation in the 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 account with UOB and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the 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.

The Winner shall, if required by UOB, attend any prize presentations and participate in any advertising, promotional and publicity activities relating to or in connection with the Draw at his/her own cost.

General

30. UOB shall not be responsible for any loss whatsoever to any person in connection with this promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected or lost in the post.

31. UOB shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties as part of the Prize. UOB shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection during the travel with the products and/or services provided by third parties.

32. UOB reserves the right at its reasonable discretion to terminate the Draw or vary, delete or add to any of these terms and conditions from time to time, including, without limitation, the eligibility criteria, the basis of awarding the Draw chances, the number of Draw chances awarded, the date of the Draw, the Prizes for the Draw and the selection of the Winners of the Draw. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Draw, these terms and conditions shall prevail.

33. These terms and conditions are governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Draw shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.

34. The Draw is authorised under the Singapore Lucky Draw reference number [314/2015]

35. 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 terms of such agreement.

Information is correct at the time of production.