

TERMS AND CONDITIONS GOVERNING UOB “A WINNER EVERY HOUR WITH UOB PERSONAL INTERNET BANKING AND UOB MOBILE SERVICES” PROMOTION

Last updated: 01 November 2013

1. Eligibility

- 1.1 This “A Winner Every Hour with UOB Personal Internet Banking and UOB Mobile Services” Promotion (the “**Promotion**”) is open to all customers (“**Customers**”) of United Overseas Bank Limited (“**UOB**”) who:-

1.1.1 already signed up for UOB Personal Internet Banking or UOB Mobile Services prior to the Qualifying Period (as defined below); or

1.1.2 successfully signed up for UOB Personal Internet Banking or UOB Mobile Services during the Qualifying Period (as defined below).

- 1.2 To be eligible to participate in the Promotion, the Customer must, during the Qualifying Period (as defined below), successfully registered himself/herself to participate in the Promotion via one of these modes:

i) Electronic Short Message Service (“SMS”) by keying in “<PIBQ4><space><NRIC/ Passport No.>” and sending it to 77862

ii) Online Registration Form (the ‘Form’) by submitting his/her name, NRIC/Passport No. and latest mobile phone number (which said Form can be found on the Promotion page on uob.com.sg)

UOB must have received the said SMS or completed Form from the Customer during the Qualifying Period (“**Eligible Customers**”).

- 1.3 The following Eligible Customers shall not be eligible to participate in the Promotion:-

1.3.1 Persons whose UOB bank 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 reason as may be determined by UOB at its discretion;

1.3.2 Persons whose UOB Personal Internet Banking and UOB Mobile Services access is/are voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during the Qualifying Period (as defined below); and/or

1.3.3 Persons who are or become mentally unsound, facing legal incapacity or is not capable of handling their affairs, deceased, insolvent, bankrupt or have legal proceedings (or any threat) of any nature instituted against them.

- 1.4 Notwithstanding anything herein, UOB has the discretion to determine the eligibility of any Eligible Customer to take part in the Promotion. Such determination shall be final, binding and conclusive and UOB is not obliged to give any reason or prior notice.

2. Qualifying Period

- 2.1 The “*Qualifying Period*” for the Promotion is the period commencing on 1 October 2013, 0000hrs to 31 December 2013, 2359hrs (Singapore date and time) (both dates and time inclusive) subject to all the terms and conditions herein.

3. Registration via SMS

- 3.1 All registrations in respect of the Promotion must be done via SMS or Online Form by each of the Eligible Customer and only SMSes or completed Forms received by UOB during the Qualifying Period shall be considered for the Promotion. Any incomplete or inaccurate SMS or Online Form registration will not be considered and will be disqualified.
- 3.2 SMS registrations submitted in a form differing from that set out by UOB pursuant to clause 1.2 above will be automatically disqualified.
- 3.3 SMS entries and Online Forms received by UOB before 12:00 am on 1 October 2013 or after 11:59 pm on 31 December 2013 (Singapore date/time) will not be eligible for the Promotion and will be considered invalid and void.
- 3.4 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Eligible Customers. The Eligible Customers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 3.5 Notwithstanding anything herein, UOB may at any time in its discretion and without giving prior notice, determine the eligibility of any SMS or Online Form registration.
- 3.6 By participating via SMS or Online Form registration, the Eligible Customer consents to the disclosure of information including, but not limited to, the Eligible Customer's NRIC and/or passport number to the SMS vendor, independent telecommunication authorities or service provider or such other third party which is engaged by the Bank for the Promotion. The Eligible Customer authorises UOB to disclose information regarding the Eligible Customer to such parties for the purposes of the Promotion.
- 3.7 The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS.

4. The Promotion – Cashback and Christmas Cashback

- 4.1 To be eligible for the Cashback and Christmas Cashback referred to under Clause 4.2 below, each Eligible Customer must have:-
 - 4.1.1 complied with Clauses 1.1 and 1.2 above in full; and
 - 4.1.2 performed the qualifying online transaction ("**Qualifying Online Transaction**") described under the second column of the table below in relation to the transaction type described in the first column of the table below using the Eligible Customer's UOB Personal Internet Banking or UOB Mobile Banking and which said Qualifying Online Transaction must have been successfully received and recorded on UOB's systems during the Qualifying Period.

Transaction Type	Qualifying Online Transactions
(i) Bill Payment to any new billing organization* listed in UOB's systems	The debiting of the Eligible Customer's UOB account with a minimum transaction amount of S\$10 for the Transaction Type set out in the first column must be completed successfully (i.e. the payment transaction must be successfully received and recorded on UOB's systems during the Qualifying Period).
(ii) Funds transfer to a new funds transfer payee^	The debiting of the Eligible Customer's UOB account with a minimum transaction amount of

	S\$10 for the Transaction Type set out in the first column must be completed successfully (i.e. the payment transaction must be successfully received and recorded on UOB's systems during the Qualifying Period).
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****New billing organization means a billing organization that has not been paid to by the Eligible Customer since 1 July 2013.***

^New funds transfer payee means a payee that has not received payment from the Eligible Customer since 1 July 2013.

- 4.2 Each Winner will be eligible to win a maximum of one (1) Cashback for bill payment and/or one (1) Christmas Cashback for funds transfer. Eligible Customers who have performed a Qualifying Online Transaction during the Qualifying Period ("**Qualified Customers**") will be eligible to receive the cashback (defined below) in the following manner:

Prize Type	Qualifying Period	Prize Notification Date
(i) The first Qualified Customers in every hour during the Qualifying Period to have performed a Qualifying Online Transaction under item (i) of Clause 4.1.2 above will be eligible to a Cashback (" Cashback ") of S\$10 to the account used to pay the bill.	<ul style="list-style-type: none"> • October 2013 • November 2013 • December 2013 	<ul style="list-style-type: none"> • 30 November 2013 • 31 December 2013 • 31 January 2014
(ii) The first one hundred (100) Qualified Customers in each of the qualifying months (November and December) who performed a Qualifying Online Transaction under item (ii) of Clause 4.1.2 above will be eligible to a Cashback (" Christmas Cashback ") of S\$10 to the account used to transfer funds.	<ul style="list-style-type: none"> • November 2013 • December 2013 	<ul style="list-style-type: none"> • 31 December 2013 • 31 January 2014

- 4.3 The Qualifying Period for the Christmas Cashback prize stated in 4.2 (ii) above is the period commencing on 1 November 2013, 0000hrs to 31 December 2013, 2359hrs (Singapore date and time) (both dates and time inclusive)
- 4.4 The Cashback and/or Christmas Cashback prize will be credited into the UOB bank account used by the Qualified Customer to perform the Qualifying Online Transaction. For the avoidance of doubt, the Cashback and/or Christmas Cashback prize will be forfeited if the said UOB bank account is closed before the Cashback and/or Christmas Cashback prize is credited.
- 4.5 Details of the Qualified Customers who are entitled to the Cashback and/or Christmas Cashback prize will be published on uob.com.sg and they will also receive a SMS on the Prize Notification Date stated in Clause 4.2 above notifying the Qualified Customer that he/she is entitled to the Cashback and/or Christmas Cashback. SMS will be sent to the Qualified Customers' mobile phone number used for registration as referred to in Clause 1.2 above.
- 4.6 Each Qualified Customer will only be eligible to receive a maximum of one (1) Cashback and one (1) Christmas Cashback notwithstanding that the Qualified Customer may have carried out more than one (1) Qualifying Online Transaction for each transaction type during the Qualifying Period.
- 4.7 In the event that any Qualified Customer is found to have received more than one (1) Cashback and one (1) Christmas Cashback, for each eligible transaction type, UOB may at its discretion reclaim the same by debiting such amount from any one of the Qualified Customer's account opened with UOB without prior notice to the Qualified Customer.
- 4.8 If UOB subsequently discovers that the Qualified Customer is not eligible to participate in the Promotion or to receive the Cashback and/or Christmas Cashback, UOB may at its discretion

forfeit the Cashback and/or Christmas Cashback or reclaim it (if already awarded) and award it in such manner and/or to such person as UOB deems fit at its absolute discretion without payment or compensation whatsoever or without giving any reason to such Qualified Customer.

- 4.9 UOB's determination of the Qualified Customers shall be final, conclusive and binding. No correspondence or claims will be entertained.

5. The Promotion - Lucky Draw

- 5.1 In addition to the Cashback and Christmas Cashback prizes, in order to be eligible for a lucky draw ("Lucky Draw"), each Eligible Customer must have:-

5.1.1 complied with Clauses 1.1 and 1.2 above in full;

5.1.2 performed the qualifying online transaction ("**Qualifying Online Transaction**") described under the second column of the table below in relation to the transaction type described in the first column of the table below using the Eligible Customer's UOB Personal Internet Banking or UOB Mobile Banking and which said Qualifying Online Transaction must have been successfully received and recorded on UOB's systems during the Qualifying Period.

Transaction Type	Qualifying Online Transactions	Lucky Draw Chances
a. Bill Payment, Funds Transfer	a.(i) The debiting of the Eligible Customer's UOB account with a minimum transaction amount of S\$10 for the Transaction Type set out in the first column must be completed successfully (i.e. the payment transaction must be successfully received and recorded on UOB's systems during the Qualifying Period).	a.(ii) One (1) Lucky Draw chance will be allotted for each successful transaction performed a.(iii) Eligible Customers can accumulate a maximum of fifteen (15) Lucky Draw chances during the Qualifying Period.
b. Cashier's Order, Demand Draft, Telegraphic Transfer	b.(i) The debiting of the Eligible Customer's UOB account with a minimum transaction amount of S\$10 for the Transaction Type set out in the first column must be completed successfully (i.e. the payment transaction must be successfully received and recorded on UOB's systems during the Qualifying Period).	b.(ii) Two (2) Lucky Draw chances will be allotted for each successful transaction performed. b.(iii) Eligible Customers can accumulate a maximum of ten (10) Lucky Draw chances during the entire Qualifying Period.
c. UOB CashPlus Funds Transfers, UOB Credit Card Funds Transfer Application	c.(i) The successful submission of the Eligible Customer's application via UOB Personal Internet Banking using the online form and upon UOB's written approval of his/her application. Such submission must be successfully received and recorded on UOB's system during the Qualifying Period. For details of the	c.(ii) Five (5) Lucky Draw chances will be allotted for every successful application submitted and approved by UOB. c.(iii) Eligible Customers can accumulate a maximum of ten (10) Lucky Draw chances during the Qualifying Period.

	product features, please see http://www.uob.com.sg/assets/pdfs/personal/cards/cashplusft_tnc.pdf	
d. Change of Personal Particulars, Change of Address	d.(i) The successful change of Eligible Customer's personal particulars and/or address and such change must be successfully made and recorded on UOB's system during the Qualifying Period.	d.(ii) One (1) Lucky Draw chance will be allotted for each successful transaction performed. d.(iii) Eligible Customers can accumulate a maximum of two (2) lucky draw chances during the Qualifying Period.

5.2 All employees of UOB are not eligible to participate in this Lucky Draw.

5.3 Notwithstanding the number of Qualifying Online Transactions performed, the maximum lucky draw chances for each Qualifying Online Transactions are listed in the table in clause 5.1 above. The lucky draw chances allocated is/are not transferable.

5.4 Conduct of Draw

5.4.1 Unless UOB notifies otherwise, the Lucky Draw will be conducted on 17 January 2014 or such other date and time as UOB may determine at their discretion without giving any reason or prior notice or assuming any liability to any person ("**Lucky Draw Date and Time**"), at 80 Raffles Place #38-01, UOB Plaza 1, Singapore 048624 or such other venue as may be determined by UOB at its discretion in the presence of an external public accountant. UOB will appoint any external public accountant as UOB deems fit as an external public accountant to witness and audit the Lucky Draw.

5.4.2 A total of 110 winners ("Winners") will be drawn at random by UOB on the Lucky Draw Date and Time using such methods and manner (which may be manual or computerized) deemed fit and/or appropriate by UOB at its discretion in the presence of and be witnessed and audited by any one of the UOB staff together with an external public accountant.

5.4.3 The results of the Lucky Draw shall be announced and published on uob.com.sg and at least one newspaper on or before 31 January 2014 (or such other date as UOB may determine).

5.4.4 Notwithstanding anything to the contrary, UOB reserves the right to draw reserve Winners to substitute any Winner subsequently found to be disqualified. UOB's determination of the Winners shall be final, conclusive and binding. No appeal, correspondence or claims or payment of compensation will be entertained.

5.5 Lucky Draw Prizes

5.5.1 Each Winner will be eligible to win a maximum of one (1) voucher for the Lucky Draw. The voucher prize could be any one (1) of the following vouchers (the "**Voucher**"):

Prizes	Number of Winners
S\$1,000 worth of Harvey Norman vouchers ("Voucher")	10
S\$100 worth of Harvey Norman vouchers ("Voucher")	100

- 5.5.2 The usage of the Voucher is subject to the terms and conditions of the respective merchant, agent, supplier or service provider of the Voucher.
- 5.5.3 Winners will receive the Voucher by mail on or before 28 February 2014. The Voucher will be mailed to the Winner's last mailing address as per UOB's records. Winners of the S\$1000 worth of Harvey Norman vouchers will receive it via local courier service and are required to sign for the mail personally, assigning no third party, whatsoever.
- 5.5.4 The Voucher offered under the Promotion is neither transferable nor exchangeable for cash, credit, other gifts or otherwise, in full or in part nor refundable. Usage of the Voucher is subject to the terms and conditions accompanying it.
- 5.5.5 No payment or compensation whether in cash, credit or kind shall be made for any forfeited, expired or unredeemed Voucher or any letter attaching the Voucher which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged
- 5.5.6 UOB assumes no liability or responsibility for the acts or defaults of the manufacturer, merchant and/or suppliers of the Voucher or for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services or the Voucher or in connection with the Promotion and any consequences including, but not limited to, loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion, and/or use of the Voucher howsoever arising.
- 5.5.7 UOB is not an agent of the merchant or service provider. Any dispute about the quality or service standard must be resolved directly with the merchant or service provider. The merchant or service provider may impose conditions for the usage or redemption of the Voucher or the goods or services.
- 5.5.8 UOB reserves the right to replace and/or substitute any of the Voucher with another gift at equivalent or close to the prevailing recommended retail price without giving prior notice or reason to any Winner or assuming any liability to any part. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.
- 5.5.9 In the event that any Winner is found to have received more than one (1) Voucher, UOB may at its discretion reclaim the same or an amount equal to the cost of the Voucher by debiting such amount from any one of the Winner's account opened with UOB without prior notice to the Winner.
- 5.5.10 If UOB subsequently discovers that the Winner is not eligible to participate in the Promotion or to receive the Voucher, UOB may at its discretion forfeit the Vouchers or reclaim it (if already awarded) and award or dispose of the Voucher in such manner and/or to such person as UOB deems fit at its absolute discretion without payment or compensation whatsoever or without giving any reason to such Winner.

6. Participation

- 6.1 By participating in the Promotion, the Eligible Customer:-
 - 6.1.1 consent to the collection, use and disclosure of his/her name, identification/passport number and such other information and particulars, including photographs of the Eligible Customer, for publicity or marketing purposes in connection with the Promotion and UOB Personal Internet Banking and UOB Mobile Services; and
 - 6.1.2 agrees to co-operate with and participate in such publicity activities without any payment or compensation thereof.
- 6.2 The Qualified Customers and/or Winners 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 Promotion at his/her own costs and hereby consents to UOB collecting, using and disclosing the Qualified Customer's and/or Winner's personal information for the purposes of receiving promotional, marketing and other publicity information from UOB from time to time in connection with UOB Personal Internet Banking and UOB Mobile Services.

7. General

- 7.1 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 person on any matter concerning the Promotion and no appeal, correspondence or claims will be entertained.
- 7.2 Notwithstanding anything in these terms and conditions, UOB reserves the right at any time and from time to time, at its discretion and without giving prior notice, to amend, vary, add or delete these terms and conditions, including but not limited to the eligibility terms and criteria, the Qualifying Period, without assuming any liability to any person and all Eligible Customers, Qualified Customers and/or Winners shall be bound by these amendments.
- 7.3 In the event of any inconsistency or discrepancies between these terms and conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 7.4 Participation in the Promotion is subject to these terms and conditions. All Eligible Customers, Qualified Customers and/or Winners will also be subjected to the Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services ("**Standard Terms**") which is available at uob.com.sg. In the event of any inconsistency between these terms and conditions and the Standard Terms, these terms and conditions shall prevail to the extent of such inconsistency.
- 7.5 Full disclaimers and terms and conditions relating to UOB Personal Internet Banking and UOB Mobile – Bill Payment, Funds Transfer, Credit Card Funds Transfer Application, CashPlus Funds Transfer Application, Change of Personal Particulars, Change of Address, Cashier's Order, Demand Draft and Telegraphic Transfer shall apply and is available at uob.com.sg.
- 7.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 7.7 UOB shall not be responsible or liable for any loss, injury to or expenses, claim or damages of any Eligible Customer, Qualified Customer and/or Winners or any other person in connection with the Promotion, howsoever arising. However, UOB will be liable for the Eligible Customer's, Qualified Customer's and/or Winner's direct loss to the extent such loss is caused directly by UOB's fraud, negligence or willful misconduct.
- 7.8 UOB shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB.
- 7.9 UOB shall not be responsible or liable:-
- 7.9.1 for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which maybe engaged for the Promotion which may result in the SMS not being received by or sent by UOB;
- 7.9.2 for any late posting of the Qualifying Online Transactions or for any failure in Qualifying Online Transactions being transacted by UOB Personal Internet Banking and UOB Mobile Services or being captured in UOB's system;

- 7.9.3 for any notice or communication or redemption letter which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - 7.9.4 for any breakdown or malfunction in any computer system or equipment.
- 7.10 A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 7.11 These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all participants who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

United Overseas Bank Limited Co. Reg. No. 193500026Z