

## Terms and Conditions for Prosperity Draw

1. The prosperity draw is open to all UOB customers who invest a minimum of SGD10,000 or USD10,000 in the Schroder SGD/USD Premier Payout Funds between 8 January to 30 January 2004. Every \$10,000 (SGD/USD) is entitled to one chance.
2. All UOB employees are not entitled to participate in the prosperity draw.
3. Prosperity draw prizes are not exchangeable, substitutable or transferable for cash.
4. Prizes of units are not transferable to another account's name. For 1<sup>st</sup> to 3<sup>rd</sup> prize winners who hold units in USD, the bonus units will be converted to its USD equivalent. Rate of conversion will be based on the booking date of bonus units.
5. By participating in this contest and/or accepting the prizes, the participants permit the Organizer and its agencies to use their names and/or likenesses for purpose of advertising and trade without further compensation, unless prohibited by law.
6. Each customer is only entitled to no more than 1 gift at the prosperity draw, regardless of how many times his or her names are being drawn.
7. The draw will be conducted on 11 February 2004 in UOB premises and names of winner will be published on 14 February 2004 in the Straits Time and Lianhe Zhaobao.
8. All winners will be notified by post.
9. Any prizes not claimed by the deadline will be donated to the Community Chest or to such other charity as may be approved by the Minister.
10. UOB reserves the right at any time and without prior notice to vary, delete or add to any of these Terms and Conditions, or to terminate this programme.
11. UOB reserves the right to substitute the reward item(s) with another of similar value, in the event the item becomes unavailable.