

Terms and Conditions for UOB SRS Holiday Lucky Draw

1. Eligibility

- a. The United Overseas Bank Limited ("UOB") SRS Holiday Lucky Draw is open to all Eligible Accounts as described herein.
- b. "Eligible Accounts" refers to all individual UOB customers who open their Supplementary Retirement Scheme ("SRS") account via UOB during the period commencing on 15 September 2004 and ending 27 December 2004 (both dates inclusive, hereinafter referred to as the "Period") with a minimum funding of \$\$5,000.
- c. Any Eligible Accounts that are closed as at the date of the Lucky Draw shall be disqualified from the Draw.
- d. All employees of UOB and their immediate families may not participate in this draw. If the staff is married, immediate family would refer to the staff's spouse and children. If the staff is unmarried, immediate family would refer to the staff's parents only. In addition, employees of UOB, UOB Travel Planners and the advertising agency engaged may not participate in this draw.

2. Allocation of Chances

a. Each Eligible Account with minimum funding of at least \$\$5,000 during the Period will receive 1 draw chance.

3. Conduct of Promotion

- a. The qualifying period for the Draw commences on 15 September 2004 and ends 27 December 2004 (both dates inclusive) or such other dates as UOB may in its sole discretion determine.
- b. The draw will be held on 18 February 2005 or such other date as UOB may determine in its sole discretion.
- c. Only one winner each will be drawn for the 1st, 2nd and 3rd prizes.
- d. No winner shall be eligible for more than one prize at the Draw.
- e. If a winner is a joint holder, the prize will belong to the joint holders equally.
- f. Details of the prizes: 1st Prize: 7D6N Trip for 2 to Europe, 2nd Prize: 6D4N Trip for 2 to Cairns 3rd Prize: 5D4N Trip for 2 to Hong Kong.
- g. The winners will be notified by post at their last known mailing address on SRS's register of holders within 1 month from the date of the draw, and such notice shall be deemed to have been duly received 2 days after posting by ordinary mail.
- h. The prizes shall be claimed by the winners in person at 80 Raffles Place, UOB Plaza 1, #14-05, Singapore 048624 (or such other venue) as UOB may notify the prize winner.
- i. If the prizes remain unclaimed for 2 months after the date of draw, it will be forfeited and donated to a charitable organization to be decided at the sole discretion of UOB. The winner whose prize has been forfeited is not entitled to any compensation notwithstanding non-receipt of notification.
- j. All prizes shall not be exchangeable, transferable, redeemable or substituted for cash or otherwise, in all cases, whether in whole or in part. UOB does not warrant the quality, performance or fitness for purpose of any of the prizes and shall not be responsible for any consequence including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Draw and/or redemption or use of the prizes.

4. General

- a. The prizes are not transferable or exchangeable whether for cash or otherwise. 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 Lucky Draw and/or redemption or use of any prize.
- b. UOB may without notice replace or substitute the prize with another prize of similar value, as UOB may determine in its sole discretion.
- c. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute 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.
- d. It is a condition precedent for participation in the Lucky Draw that each winner consents to the public disclosure of his/her name, identification/passport number and photographs for publicity or commercial purposes or otherwise participates in the publicity activities of UOB in relation to SRS and /or investment campaign and promotions 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.