

TERMS & CONDITIONS OF THIS PROMOTION

1. Eligible Customers who participate in the UOB CashPlus Promotion shall be entitled to receive a gift and a chance to participate in a lucky draw.
2. For the purpose of clause 1 above, an "Eligible Customer" shall be:
 - (a) a natural person;
 - (b) whose application to a UOB Group Bank, in accordance with the terms and conditions applicable to the UOB CashPlus Account and any other requirement of such UOB Group Bank, to open a UOB CashPlus Account is made and approved by such UOB Group Bank within the Qualifying Period, and where such person had previously opened a UOB CashPlus Account whether in his sole name or in joint names with any other person, such previous UOB CashPlus Account was not closed within one year of the date of the application to open a new UOB CashPlus Account for the purpose of this promotion;
 - (c) who is at all times during the Qualifying Period not a director or an employee of UOB or any subsidiary of UOB or a member of his immediate family or a partner, a director or an employee of the publishing/media agencies or sponsors or promotion tie-up distributors engaged by UOB in connection with the lucky draw; and
 - (d) insofar as eligibility relates to participation in the lucky draw:
 - (1) whose UOB CashPlus Account is in good standing at the time of the lucky draw; and
 - (2) who is not receiving or has not received any other benefit that may be offered by a UOB Group Bank arising from any other promotional campaign or activity in respect of the UOB CashPlus Account during any part of the Qualifying Period.
3. For the purpose of clause 2 above:
 - (a) "UOB" refers to United Overseas Bank Limited;
 - (b) a "UOB Group Bank" refers to UOB or Far Eastern Bank Limited; and
 - (c) the "Qualifying Period" refers to the period commencing on 4 July 2003 and ending on 30 September 2003, both dates inclusive.
4. Every Eligible Customer shall be notified of his entitlement to the gift when his application is approved.
5. The lucky draw shall be conducted on 15 October 2003 at 80 Raffles Place #09-00 UOB Plaza 1 Singapore 048624 at 4:00 p.m. by random selection by hand of six winners under the supervision of an internal auditor of UOB.
6. No person shall be eligible for more than one prize.
7. The results of the lucky draw will be published in The New Paper within seven business days thereof. All winners will be notified of their prizes.
8. For the purpose of these Terms and Conditions, any notification to an Eligible Customer in respect of his gift and to a winner in respect of his prize shall be sent to the last known address in the records of the UOB Group Bank at which the UOB CashPlus Account is held.
9. Each Eligible Customer and each winner must claim his gift and prize respectively within two months of notification at such venue as shall be notified to him, either personally or by his duly authorised representative presenting such documents for identification purposes as UOB may require. Any gift or prize not claimed by the deadline shall be forfeited and donated to a charity chosen at the absolute discretion of UOB, and no claims whatsoever for payment or compensation shall be entertained.
10. All gifts and prizes shall not be exchangeable, transferable, redeemable or substituted (in all cases, whether in whole or in part) for cash, credit or otherwise. UOB Group Banks do not warrant the quality, performance or fitness for purpose of any of the gifts or prizes and 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 the gifts or prizes.
11. Every eligible customer is to note that if his UOB CashPlus Account opened pursuant to this promotion for which he has received a gift is to be closed or terminated for whatever reason before the end of nine months from the date of opening, then he shall bear the full retail price of the gift at S\$209.00 per unit and such eligible customer agrees that in such event the UOB Group Bank at which his UOB CashPlus Account is held shall be entitled to debit the sum of S\$209.00 directly from that account to meet such liability.
12. It is a condition precedent for participation in the lucky draw that all winners consent to the public disclosure of their names, identification/passport numbers and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB Group Banks in relation to the lucky draw and to the use of any data provided by such winners for any future marketing effort by the UOB group of companies, without payment or compensation therefor.
13. UOB Group Banks assume no responsibility for any application to open a UOB CashPlus Account that may be lost, delayed, misdirected, damaged, incomplete, garbled, intercepted or whatsoever, whether due to mishandling, malfunction or otherwise of any postal, delivery, electronic, Internet or other system of transmission of the application thereby affecting the ability of the applicant to participate in the promotion contemplated herein.
14. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
 - (a) 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 conditions and mode of allotment of chances for the lucky draw, the selection of winners, and the timing or venue of any act to be done, and all persons shall be bound by these amendments; and
 - (b) vary, withdraw, cancel or invalidate any lucky draw chance allotted, or substitute, withdraw or cancel any gift or prize without prior notice and without having to disclose any reason therefor and without any payment or compensation whatsoever.
15. The decisions of UOB on all matters relating to the lucky draw are final, conclusive and binding and no correspondence will be entertained. Any certification by an authorised officer of UOB relating to anything herein shall, in the absence of manifest error, be conclusive and binding.
16. In the event of any inconsistency between the provisions in these Terms and Conditions and the provisions of any brochure, marketing or other promotional material relating to the UOB CashPlus Promotion, the provisions of these Terms and Conditions shall prevail. For the avoidance of doubt, UOB's terms and conditions governing the UOB CashPlus Account shall apply to UOB CashPlus Accounts opened pursuant to this promotion.
17. The Contracts (Rights of Third Parties) Act, Cap. 53B, shall not apply to these Terms and Conditions.
18. For the purpose of these Terms and Conditions, unless the context otherwise requires, a reference to one gender includes all genders, and a reference to the singular number includes the plural.