

Terms and Conditions of the UOB Debit Cards Great Singapore Sale Promotion ("Promotion")

1 Eligibility

- 1.1 The Promotion is open to all holders of UOB Debit Cards in good standing as at 1 May 2003 ("Cardmembers").
- 1.2 All employees of UOB, Far Eastern Bank Limited and VISA International and their immediate families (i.e. spouse, parents and children) may not participate in this Promotion.

2 Fast Spenders

- 2.1 UOB will identify 10 Cardmembers as Fast Spenders each day of the Great Singapore Sale commencing from 30 May 2003 and ending on 13 July 2003 ("the Qualifying Period").
- 2.2 Each Cardmember can only send one message each day during the Qualifying Period.
- 2.3 To qualify as a Fast Spender, the Cardmember must have spent at least S\$80 in a single receipt using his or her UOB Debit Card and be among the first ten Cardmembers to send a message to 90309329 on the same day of his or her purchase.
- 2.4 Messages must state the Cardmember's Debit Card number clearly. Otherwise, they will be disqualified.
- 2.5 Winners for a particular day will be determined within 1 working day from that day or such other date as UOB may determine in its sole discretion ("Fast Spenders Date").
- 2.6 The amount of UNI\$ rewarded will be credited to the respective Fast Spender's Debit Card Account within 2 working days from the Fast Spenders Date.
- 2.7 All winners will be notified by post at the last known mailing address on UOB's records and such notice shall be deemed to have been duly received 2 days after posting by ordinary mail.

3 Top Spenders

- 3.1 UOB will identify 1 Cardmember as a Top Spender each day during the Qualifying Period.
- 3.2 To qualify as a Top Spender for a particular day, a Cardmember must have spent at least S\$300/- and have accumulated the largest dollar value (in Singapore Dollars) of Debit Card transactions effected for that particular day during the Qualifying Period as set out in the Cardmember's monthly Debit Card statement.
- 3.3 Winners will be determined on 19 August 2003 or such other date as UOB may determine in its sole discretion.
- 3.4 The amount of UNI\$ rewarded will be credited to the respective Top Spender's Debit Card Account between 20 to 26 August 2003.
- 3.5 All winners will be notified by post at the last known mailing address on UOB's records and such notice shall be deemed to have been duly received 2 days after posting by ordinary mail.

4 Grand Spender

- 4.1 UOB will identify 1 Cardmember as the Grand Spender.
- 4.2 To qualify as the Grand Spender, a Cardmember must have spent the largest amount of money using his or her Debit Card during the entire Qualifying Period.
- 4.3 The winner will be determined on 19 August 2003 or such other date as UOB may determine in its sole discretion.
- 4.4 The amount of UNI\$ rewarded will be credited to the Grand Spender's Debit Card Account between 20 to 26 August 2003.
- 4.5 The winner will be notified by post at the last known mailing address on UOB's records and such notice shall be deemed to have been duly received 2 days after posting by ordinary mail.

5 General

- 5.1 All UNI\$ 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 Promotion and/or redemption or use of the UNI\$.
- 5.2 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 Cardmembers shall be bound by these amendments.
- 5.3 It is a condition precedent for participation in the Promotion 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 in relation to the Promotion and to the use of any data provided by such winners for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.