

UOB Food Tour Lucky Draw TERMS AND CONDITIONS

Eligibility

1.1 The **UOB Food Tour Lucky Draw** ("the Draw") is open to all Eligible UOB Credit and Debit Cards issued by United Overseas Bank Limited ("UOB") as herein described.

1.2 Subject to the provisions herein and in particular, Clause 1.3, "Eligible Cardmembers" shall mean all principal UOB Credit and Debit Cardmembers whose card accounts of UOB (collectively referred to as "Cards" and each a "Card") which are valid, subsisting and in the opinion of UOB in good standing.

For the avoidance of doubt, the benefit of all charges incurred by a supplementary Cardmember in respect of this Draw shall accrue to the Eligible Cardmember.

1.3 Notwithstanding anything herein, UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Credit and Debit Cardmembers and shall not be obliged to give any reason therefore. Without limiting the generality of this provision, Eligible Cardsmembers :

- i. who are a staff(s) or director(s) of United Overseas Bank Ltd or Far Eastern Bank Ltd during the period from 6th April 2008 to 26th September 2008 (both dates inclusive), Saatchi & Saatchi Singapore (only staff who are handling the UOB account), advertising agencies which handle this Draw or who have an interest in this Draw;
- ii. whose principal Card account(s) is/are terminated between 6th April 2008 and the Draw Date (both dates inclusive);
- iii. who are deceased or who face legal incapacity;
- iv. who face legal proceedings or any threat of legal proceedings;
- v. whose accounts are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time before the Draw Date shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be a winner of the Draw. For the avoidance of doubt, termination of a supplementary Cardmember's account will not by itself disqualify the Eligible Principal Cardmember from the Draw.

2. Allocation of Chances

- 2.1 One lucky draw chance will be allocated for every Eligible Cardmember with every \$50 charged to any Food & Beverage outlets during the qualifying period (13 April 2008– 21 September 2008, both dates inclusive) on their Cards.
- 2.2 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a charge incurred or cash advance made by the Eligible Cardmember and/or his supplementary Cardmember(s) as being omitted from the allocation of chances by UOB during the Period.
- 2.3 The records of transactions of UOB and the total number of chances allocated to an Eligible Cardmember shall be final and conclusive.

3. Draw Dates

- 3.1 Unless UOB notifies otherwise, the Draw will be conducted on 26 September 2008 or such other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), in the presence of the external auditors of UOB at Singapore Press Holdings Limited, 1000 Toa Payoh North, News Centre, Singapore 318994.
- 3.2 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 correspondence or claims will be entertained.

4. Prizes

- 4.1 There shall be 5 winners for the Draw. They will each be entitled to the prize of a "UOB Food Tour **Lucky Draw**" package worth \$4,000 each.

Details of the UOB Food Tour **Lucky Draw** Package (the "Package") is stated below:

Package includes:-

- A pair of return economy air tickets to Ho Chi Minh, Vietnam
- 4 days/ 3 nights accommodation
- Meals for 4 days
- On ground transportation in Ho Chi Minh, Vietnam

Terms and Conditions of the Package

- Winners will depart on 30th October 2008 (subject to changes)
- There is no refund value for this Lucky Draw package
- Any deviation or extension is subject to availability of seats and the difference in cost, if any shall be borne by the winners

- Prize is not transferable or exchangeable for cash or credit or in kind.
- For reservations or enquiries, please contact UOB Travel Planners at 6252 6822 or visit UOB Travel Planners at 480 Toa Payoh Lorong 6 HDB HUB East Wing #20-01 Singapore 310480
- All airlines seats and hotel accommodation are subject to availability
- The above package is not inclusive of prevailing taxes, airport taxes and fuel surcharges

4.2 The prize is neither transferable nor exchangeable 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 Draw and/or redemption or use of the prize.

4.3 The winner will be notified by post and/or contacted via telephone based on the last known contact information in UOB Card Centre's records.

4.4 The prize must be claimed in Singapore on or before 15th October 2008. All unclaimed prizes will be forfeited. Any winner whose prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

4.5 It is a condition precedent for participation in the Draw that the winner consents to the public disclosure of his/her name, identification/passport number and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Draw and to the use of any data provided by such winner for any future marketing effort by the UOB Group, without any payment or compensation thereof.

4.6 UOB may, at any time without notice in its sole and absolute discretion, substitute any prize with another prize of similar value.

5. Decisions of UOB

5.1 The decisions of UOB on all matters relating to this Draw are final, conclusive and binding and no correspondence will be entertained.

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 participants shall be bound by these amendments.

These Terms and Conditions shall be governed by the laws of Singapore, and all Eligible Cardmembers who participate in the Draw shall be deemed to have agreed to submit to the non-exclusive jurisdiction of the Singapore Courts.