

UOB Telegraphic Transfer Lucky Draw  
Terms and Conditions

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**1. Eligibility and Allotment of Lucky Draw Chances**

- 1.1. The 'UOB Telegraphic Transfer Lucky Draw' (the "**Draw**") is open to all Eligible Customers as herein described.
- 1.2. Subject to the provisions herein and in particular Clause 1.3, an "**Eligible Customer**" shall mean any customer of United Overseas Bank Limited ("UOB") and/or Far Eastern Bank Limited ("FEB") (collectively, the "**Bank**") who is not a bank or financial institution and who during the Qualifying Period (defined under Clause 2.1) :
  - (i) maintains either : (a) personal current or savings account with the Bank or (b) a corporate current account with the Bank (the "Account"); and
  - (ii) applies for any outward telegraphic transfer of funds ("Outward Telegraphic Transfer Transaction") via the Bank.
- 1.3. Notwithstanding anything herein, the Bank has the absolute discretion at any time and from time to time to determine the eligibility of an otherwise Eligible Customer and shall not be obliged to give any reason therefor. Without limiting the generality of this provision, any Eligible Customer:
  - i. who is a staff member or Director of the Bank or its respective subsidiaries; an immediate family member of such staff member or Director; or any staff member and Director of any advertising agency involved in the Draw;
  - ii. whose personal current/savings account or corporate current account maintained with the Bank is terminated before any Draw Date;
  - iii. who is deceased or who is under legal incapacity;
  - iv. who faces legal or regulatory proceedings or any threat thereof; or
  - v. whose account(s) is/are otherwise determined by the Bank in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason;

at any time during the Qualifying Period shall be disqualified and shall not be entitled to any payment or compensation whatsoever, even if he or she has been selected to be the Winner of the Draw.

- 1.4. Chances to win the Draw will be allotted upon the successful completion of any application for any Outward Telegraphic Transfer Transaction via the Bank.

- 1.5. Allocation of Lucky Draw Chances

The lucky draw chances will be allotted to Eligible Customers whose application for any Outward Telegraphic Transfer Transaction via the Bank is successfully completed within the Qualifying Period (as defined under Clause 2.1). To qualify for the Draw, all applications for any Outward Telegraphic Transfer Transaction must be successfully completed before the end of the Qualifying Period (as defined under Clause 2.1).

Qualifying Transaction	Number of Chances Allotted
Apply for Outward Telegraphic Transfer Transaction via the Bank	1 chance per successful completion of any application for Outward Telegraphic Transfer Transaction via the Bank

- 1.6. The Bank's records of any Outward Telegraphic Transfer Transaction and the total number of chances allotted to any Eligible Customer shall be final and conclusive. Without limiting the generality of this provision, the Bank shall not be liable for any error or omission in the calculation, allotment or record of the chances or in the selection of the Winners of the Draw.

- 1.7. For the purpose of Clause 1 herein, an application for an Outward Telegraphic Transfer Transaction shall be considered successfully completed if the funds to be transferred are debited from the Eligible Customer's Account maintained with the Bank.

## **2. Dates and Drawing**

- 2.1. The qualifying period for the Draw shall commence at 00:00 hours of 15 January 2007, Monday, and shall end at 16:00 hours of 30 May 2007, Wednesday, Singapore time (the "Qualifying Period").

- 2.2. The Draw will be conducted at 80 Raffles Place #05-00 UOB Plaza 1 Singapore 048624 on 28 June 2007, Thursday, at 14:30 hours, Singapore time.

- 2.3. The Draw results will be announced on 5 July 2007, Thursday, at the website and in The Straits Times and Lian He Zao Bao.

- 2.4. Three Winners will be selected randomly in the presence of an internal auditor of the Bank. The Bank reserves the right to select another Winner from the remaining valid entries to substitute the Winner subsequently found to be disqualified. The Bank's determination of the Winner shall be final, conclusive and binding, and no correspondence or claims will be entertained.
- 2.5. An Eligible Customer shall be entitled to enter the Draw and win any of the Prizes in the Draw. However, no Eligible Customer shall be entitled to win more than one (1) Prize. In the event an Eligible Customer is successful in more than one Prize, UOB reserves the right to determine which of the Prize shall be awarded to the Eligible Customer, and such determination shall be final, conclusive and binding, and no correspondence or claims will be entertained.
- 2.6. All Winners will be notified by post and/or email at the mailing addresses or email addresses as stated on the Bank's records and such notice shall be deemed to have been duly received two (2) days after posting or one (1) hour after dispatch by email.

### **3. Prizes**

- 3.1. The prizes for the Draw (the "Prizes") are as follows:

<b>Prizes</b>	<b>Number of Prizes</b>
Hewlett Packard Office or Home Package worth S\$40,000	1
Furniture Vouchers from Urban Foundry worth S\$10,000	1
UOB Travel Planners Vouchers worth S\$5,000	1

- 3.2. All Prizes shall be claimed by the Winners or their duly authorised representative within one (1) month from the date stated in the Notification Letter/Email (the "Deadline") at such venue as shall be notified to them and upon presenting such documents for identification purposes as the Bank may require. Any Prize not claimed by the Deadline shall be forfeited and donated to a charity chosen at the Bank's absolute discretion, and no claims whatsoever for payment or compensation shall be entertained.
- 3.3. All Prizes shall not be exchangeable, transferable, redeemable or substituted for cash or otherwise, in all cases, whether in whole or in part, provided that the Bank reserves the right to substitute any Prize for another prize of similar value. The Bank does not warrant the quality, performance or fitness for purpose of any of the Prizes and the Bank shall not be responsible for any consequence whether direct or otherwise 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.

- 3.4. In the event any Winner chooses not to accept his/her Prize as awarded, the relevant Prize will be deemed forfeited, and the Bank may dispose of such Prize as it deems fit, including but not limited to selecting another Winner from all of the remaining valid entries.
- 3.5. It is a condition precedent for participation in the 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 the Bank in relation to the Draw 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 therefor.

#### **4. Miscellaneous**

- 4.1. Notwithstanding anything in these Terms and Conditions, the Bank reserves the right at any time in its absolute discretion to:
  - 4.1.1. determine and/or amend, by addition to, subtraction from or variation of, any of these Terms and Conditions at any time without prior notification, giving any reason or assuming any liability to any customer, including but not limited to the eligibility terms and criteria, the conditions and mode of allotment of chances for the Draw, the Qualifying Period, the selection of Winners, and the timing, manner and venue of any act to be done, and all customers shall be bound by these determinations and/or amendments;
  - 4.1.2. vary, withdraw, cancel or invalidate any chance allotted, or substitute, withdraw or cancel any Prize without prior notice and without having to disclose any reason therefor and without any payment or compensation whatsoever; and/or
  - 4.1.3. terminate this Draw at any time without giving any reason or prior notice or assuming any liability to any customer of the Bank.
- 4.2. The Bank's decisions on all matters relating to the Draw shall be final, conclusive and binding on all customers and no correspondence, whether relating to the allotment of lucky draw chances or otherwise, will be entertained. Any certification by the Bank's authorised officer relating to anything herein shall, in the absence of manifest error, be conclusive and binding on all customers.
- 4.3. By participating in this Draw, customers shall be deemed to have agreed to and accepted these Terms and Conditions.

- 4.4. In the event of inconsistency between these Terms and Conditions and any marketing or promotional material relating to the Draw, these Terms and Conditions shall prevail. In the event of any inconsistency between the English and Chinese versions of any document or any marketing / promotional material relating to the Draw, the English version shall prevail.
- 4.5. The Contracts (Rights of Third Parties) Act Cap. 53B shall not apply to these Terms and Conditions.
- 4.6. These Terms and Conditions shall be governed by the laws of the Republic of Singapore.