

TERMS AND CONDITIONS GOVERNING UOB WIN A TRIP TO ANYWHERE LUCKY DRAW

1. Eligibility

- 1.1. United Overseas Bank Limited ("UOB") has the absolute discretion to determine the eligibility of any person who is interested to participate ("Participant") in the UOB Win A Trip To Anywhere Lucky Draw ("Lucky Draw"). Such determination shall be final and conclusive and UOB is not obliged to give any reason therefor.
- 1.2. The following persons shall not be eligible to participate in the Lucky Draw:
 - 1.2.1. Directors and employees of UOB and UOB Travel Planners Pte Ltd (UOBTP);
 - 1.2.2. Employees of the advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
 - 1.2.3. Persons whose UOB Personal Internet Banking access is terminated before the announcement of the Lucky Draw result;
 - 1.2.4. Persons who cancel their travel bookings with UOB Travel Planners within the Lucky Draw period.
 - 1.2.5. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - 1.2.6. Any other person deemed ineligible at the sole discretion of UOB.

2. Qualifying Period

- 2.1. "Qualifying Period" for the Lucky Draw means the period commencing 01 September 2010, 0000hrs to 31 December 2010, 2359hrs (both dates inclusive).
- 2.2. UOB reserves the right to change the Qualifying Period of the Lucky Draw.

3. Qualifying Online Transactions and Allocation of Lucky Draw Chances

- 3.1. The Participant will be allotted one (1) lucky draw chance for the Qualifying Online Transactions performed during the Qualifying Period.
- 3.2. The Qualifying Online Transactions and eligibility are as follows:

Transaction Type	Eligibility (to be allotted one (1) lucky draw chance)
3.2.1 UOB Home Loan Application – Residential Loan, Secured Overdraft, HDB Home Loan and Commercial Property Loan	3.2.1.1 Upon acceptance of UOB's Letter of Offer. 3.2.1.2 Participant must submit their application via uob.com.sg or UOB Personal Internet Banking (using the online Home Loan Application form). 3.2.1.3 Minimum loan amount : Residential Loan: S\$100,000; Secured Overdraft: S\$100,000; HDB Home Loan: S\$80,000; and Commercial Property Loan: S\$200,000

	<p>3.2.1.4 For new purchase(not applicable for Secured Overdraft) / refinancing only and no 3rd party referral</p> <p>3.2.1.5 One (1) lucky draw chance will be allotted to Main Applicant or Applicant 1 only.</p>
3.2.2 UOB CashPlus, UOB Credit Card	<p>3.2.2.1 Upon UOB's approval of applications.</p> <p>3.2.2.2 In-principal approval will not be considered as approved application.</p> <p>3.2.2.3 Participant must submit their application via uob.com.sg or UOB Personal Internet Banking (using the online UOB CashPlus or UOB Credit Card Application form or PDF form printed from website).</p> <p>3.2.2.4 The Lucky Draw is only open to Principal Credit Cardmembers whose credits cards are approved between 1 September 2010 and 31 December 2010 (both dates inclusive) which are valid, subsisting and in good standing as may be determined by UOB at its sole and absolute discretion. Supplementary applicants are not eligible for the Lucky Draw.</p> <p>3.2.2.5 Principal Credit Cardmembers whose accounts are terminated between 1 September 2010 and the Draw Date (both dates inclusive) are not eligible for the Lucky Draw.</p> <p>3.2.2.6 Any other accounts that are deemed to be delinquent or unsatisfactorily conducted as may be deemed by UOB in its absolute discretion are not eligible for the Lucky Draw.</p> <p>3.2.2.7 One (1) Lucky Draw chance will be allotted for each successful application.</p>
3.2.3 UOB Credit Card Funds Transfer and UOB CashPlus Funds Transfer Application	<p>3.2.3.1 Upon UOB's approval of applications.</p> <p>3.2.3.2 Participant must submit their application via uob.com.sg or UOB Personal Internet Banking (using the online form or PDF form printed from website).</p> <p>3.2.3.3 One (1) Lucky Draw chance will be allotted for each successful application with a Funds Transfer amount of S\$1,000 and above.</p>
3.2.4 Travel Booking	<p>3.2.4.1 Upon full payment of the travel booking.</p>

	<p>3.2.4.2 Participant must perform the travel booking via UOB Travel Planner's website www.uobtravel.com</p> <p>3.2.4.3 One (1) Lucky Draw chance will be allotted for each successful travel booking.</p>
3.2.5 Pay UOB Credit Card Bill via UOB Personal Internet Banking	<p>3.2.5.1 Upon successful completion of the transaction/debiting of account via UOB Personal Internet Banking, when the transaction is carried out and given effect by the Bank.</p> <p>3.2.5.2 Minimum payment amount of S\$50 per transaction</p> <p>3.2.5.3 One (1) Lucky Draw chance will be allotted for each successful transaction performed</p>
3.2.6 Purchase Cashier's Order, Demand Draft and Telegraphic Transfer via UOB Personal Internet Banking	<p>3.2.6.1 Upon successful completion of the transaction/debiting of account via UOB Personal Internet Banking, when the transaction is carried out and given effect by the Bank.</p> <p>3.2.6.2 One (1) Lucky Draw chance will be allotted for each successful transaction performed</p>
3.2.7 Purchase <i>Insure & Travel</i> Travel Insurance via UOB Personal Internet Banking	<p>3.2.7.1 Upon successful debiting of account/credit card</p> <p>3.2.7.2 One (1) Lucky Draw chance will be allotted for each successful insurance purchase/transaction.</p> <p>3.2.7.3 The Lucky Draw chance will only be allotted to the person submitting the request to purchase the insurance via UOB Personal Internet Banking (regardless if he/she is purchasing for himself/herself and others or others)</p>
3.2.8 Incoming Funds Transfer Application via UOB Personal Internet Banking	<p>3.2.8.1 Upon successful set up and relevant approvals of the Incoming Funds Transfer arrangement.</p> <p>3.2.8.2 Participant must perform the application via UOB Personal Internet Banking, print and submit the signed application form to the bank for approval.</p> <p>3.2.8.3 One (1) Lucky Draw chance will be allotted for each approved Incoming Funds Transfer arrangement.</p>

3.3. UOB's records of transactions and the total number of 'Qualifying Online Transactions' allotted to Participants shall be final and conclusive. Without limiting the generality of this provision, UOB shall not be liable for any error or omission in the record of transactions or selection of winners for the Lucky Draw.

3.4. Lucky Draw chances allocated during the Qualifying Period are not transferable.

3.5. Chance(s) accumulated within the month cannot be brought over to the following months' Lucky Draw. In the event that a Participant wins in a particular month, he/she can still participate in the following months' Lucky Draw provided he/she performed the Qualifying Online Transactions during the Qualifying Period.

4. Conduct of Draw

4.1. The Monthly Draw within the Qualifying Period are defined as follows:

Monthly Draw	Qualifying Period Based On Application Approved / Acceptance of Letter of Offer / Full Payment for Travel Booking / Successful Transaction Date (as stated in 3.2)
Qualifying Draw 1	Between 01 September to 30 September 2010
Qualifying Draw 2	Between 01 October to 31 October 2010
Qualifying Draw 3	Between 01 November to 30 November 2010
Qualifying Draw 4	Between 01 December to 31 December 2010

4.2. The Lucky Draw will be conducted on the following dates or such other dates as UOB may determine at its sole discretion at 80 Raffles Place, #08-00, UOB Plaza 2, Singapore 048624 or at such other venue as may be determined by UOB:

Monthly Draw	Draw Date
Qualifying Draw 1	20 October 2010
Qualifying Draw 2	22 November 2010
Qualifying Draw 3	20 December 2010
Qualifying Draw 4	20 January 2011

4.3. The Lucky Draw will be conducted on the next business day if a lucky draw date falls on a Saturday, Sunday or public holiday.

4.4. Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB.

4.5. The winners will be announced and published on uob.com.sg and at least one newspaper on the following dates:

Monthly Draw	Announcement Date
Qualifying Draw 1	3 November 2010
Qualifying Draw 2	6 December 2010

Qualifying Draw 3	4 January 2011
Qualifying Draw 4	3 February 2011

All winners will be notified by post according to the address(es) as stated in the Bank's record.

- 4.6. 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.

5. Prizes

- 5.1. There will be a total of 11 winners per qualifying draw, per month. The prizes for each monthly draw are as follows:

Prizes		No. of winner(s)
Grand Prize	S\$6,000 worth of UOB Travel Vouchers	01
Consolation Prize	S\$1,000 worth of Harvey Norman Shopping Vouchers	10

- 5.2. In each monthly draw, the Participant will either win the Grand Prize or Consolation Prize.
- 5.3. All prizes shall be redeemed at Suntec City Lite Branch at 3 Temasek Boulevard, #02-116/118, Suntec City Mall, Singapore 038983.
- 5.4. The original redemption letter and personal identification (NRIC or Passport) must be presented at point of collection. The original redemption letters will be retained and kept by UOB Lite Branch, as the case may be. UOB Lite Branch will only issue the prize to the person stated in the redemption letter or the addressee's authorized person. The authorised person must present his/her NRIC or Passport for verification at the point of redemption.
- 5.5. The redemption letter is not replaceable.
- 5.6. The usage of UOB Travel Vouchers and Harvey Norman Shopping Vouchers will accordingly be subject to the terms and conditions of the respective merchant. For UOB Travel Vouchers, usage is subject to, but not limited to, the following terms and conditions:
- 5.6.1. Redeemable for any travel product / service offered by UOB Travel Planner
 - 5.6.2. Valid for travel for one year from date of issue
 - 5.6.3. Valid for a one-time redemption, for a maximum of 4 travellers who have to travel together.
 - 5.6.4. Strictly no refund for any non-utilization of the UOB Travel Voucher(s).
 - 5.6.5. Travel booking is subject to airline seat / hotel room availability and confirmation.
 - 5.6.6. Other tour, airline or hotel booking terms and conditions apply.
- 5.7. Prizes are neither transferable nor exchangeable for cash, credit or kind, in full or in part.

- 5.8. UOB assumes no liability or responsibility for the acts or defects in the goods or services offered in this Lucky Draw. UOB is not an agent of the merchant or service provider. Any dispute about the quality or service standard must be resolved directly with the merchant or service provider. The merchant or service provider may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services or in connection with the Lucky Draw and/or redemption or use of the prizes.
- 5.9. UOB reserves the right to replace and/or substitute any of the prize(s) at equivalent or close to the prevailing recommended retail price without giving prior notice or reason to winners.
- 5.10. If any prize remains unclaimed for two (2) months after the relevant date of the announcement on uob.com.sg, it will be forfeited (without any liability on the part of UOB to any person) and the prize(s) or proceeds thereof will be donated to a charitable organisation to be decided at the sole and absolute discretion of UOB. The winner whose prize has been forfeited shall not be entitled to any payment or compensation whatsoever from UOB.
- 5.11. In the event that any winner is found to have made more than one (1) redemption for the same prize, UOB may at its sole and absolute discretion reclaim the same or an amount equal to the cost of the prize by debiting such amount from the winner's account without prior notice to the winner.

6. Participation

- 6.1. It is a condition precedent for participation in the Lucky Draw that the winner consents to the public disclosure of his/her name, identification/passport number and such other information that may indicate his/her account(s) with UOB and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Lucky Draw 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.
- 6.2. The winner shall, if required by UOB attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Lucky Draw at his/her own costs.

7. General

- 7.1. The decisions of UOB on all matters relating to the Lucky Draw are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Lucky Draw.
- 7.2. UOB reserves the right at any time in its absolute discretion to determine and/or amend or vary these terms and conditions, without prior notice, including but not limited to the eligibility terms and criteria, the selection and number of winners, and the timing of any act to be done, and all Participants shall be bound by these amendments.
- 7.3. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Lucky Draw, these terms and conditions shall prevail.

- 7.4. Participants will accordingly be subject to the terms and conditions of UOB Personal Internet Banking.
- 7.5. Full disclaimers, terms and conditions of the products/services (UOB Home Loan – Residential, Overdraft, HDB and Commercial Property Loan, CashPlus, Credit Card, Credit Card Funds Transfer and CashPlus Funds Transfer, *Insure & Travel* Travel Insurance, UOB Personal Internet Banking, UOB Personal Internet Banking – Incoming Funds Transfer and UOB Travel apply.
- 7.6. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and all Participants who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.