

**Christmas Celebration Draw
Terms and Conditions**

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1 Eligibility

- 1.1. A customer of United Overseas Bank Limited ("UOB"), Far Eastern Bank Limited ("FEB") and/or UOB Asset Management Limited ("UOBAM") who (1) maintains a personal account (including UOBAM Unit Trust account) or a personal Credit Card with UOB or FEB (each such person being hereinafter referred to as a "UOB customer") and (2) has a valid UOB Personal UniBanking Username and Password or 16 digit credit card number and TPIN, required for utilising the UOB Personal UniBanking Service (an "Eligible Customer"), will qualify to participate in the **Christmas Celebration Draw** ("the Draw").
- 1.2. For avoidance of doubt, an "Eligible Customer" does not include a customer who is a director or an employee of UOB or any subsidiary company of UOB or a partner, a director or an employee of the publishing/media agencies engaged in connection with the Draw.

2 Allotment of Chances

- 2.1 An Eligible Customer who performs the following transactions online via the UOB Personal UniBanking Service will be allotted the respective number of lucky draw chances.

Qualifying Transactions	Chances Earned
First time login by a new customer	10
Login by a non-regular customer	5
Update us with your email address	5
Purchase of UOBAM Unit Trusts	3
Bill Payment (Min. S\$50 per bill)	1
EPS (By contract only)	1
IPO Application	1

- 2.1.1 A non-regular customer is defined as a customer who has previously logged in to UOB Personal UniBanking, but has not login in for the month of October and November 2002. Chances for login are awarded only once during the Qualifying Period as defined in Clause 3.1.
- 2.1.2 Each customer who updates us with his/her email address will be awarded 5 lucky draw chances only once during the Qualifying Period as defined in Clause 3.1.
- 2.1.3 For the Purchase of UOB Asset Management Unit Trusts, lucky draw chances are allocated upon confirmation of purchase and awarded on the trade confirmation date
- 2.1.4 Each Bill Payment transaction is subject to a minimum value of S\$50 per bill. A maximum of three lucky draw chances are awarded daily for bill payment transactions (including credit card payment). For Scheduled or Recurring Bill Payment (including credit card payment), only successful transactions on the effective date will be eligible for the Draw.
- 2.1.5 For Electronic Payment for shares, lucky draw chances are awarded to the customer based on the Electronic Payment for Shares that are under contract agreement only.
- 2.1.6 For Initial Public Offering application, lucky draw chances are awarded to the customer based on his submission of application online.

- 2.2 For the purpose of allotment of lucky draw chances, a transaction is deemed to be performed by the Eligible Customer at the time when the transaction is carried out or given effect to by UOB, FEB or UOBAM, as the case may be.

3 Dates and Drawing

- 3.1 The qualifying period for the Draw is from Sunday 01 December 2002 to Tuesday 31 December 2002, both dates are inclusive ("Qualifying Period"), divided into 31 daily periods. Each daily period commencing from 01 December 2002 shall be the period from 00:00hrs to 23:59hrs.
- 3.2 The draws will be conducted on 11th, 18th, 26th December 2002 and 3rd January 2003.
- 3.3 One winner will be selected randomly by hand under the supervision of an internal auditor of UOB for each daily draw.
- 3.4 No Eligible Customer shall be eligible for more than one prize for the entire Qualifying Period.
- 3.5 Any lucky draw chance not picked in any daily draw will not be aggregated with any lucky draw chances allotted for transactions performed in any subsequent daily period for the purpose of subsequent daily draws.
- 3.6 All winners will be notified by post and/or email 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 or 1 hour after despatch by email. The list of winners together with their NRIC/Passport No. of each daily draw will be posted online at www.uobgroup.com.
- 3.7 The consolidated list of winners together with their NRIC/Passport No. of the respective daily draws will be published in The Straits Times within seven (7) working days from the date of the last daily draw.

4 Prizes

- 4.1 There will be a total of one prize for each daily draw.
- 4.2 Subject to paragraph 5.1 below,
- 4.2.1 the prize for each daily draw will vary as follows:

Period	Prize
1 - 13 December 2002	Takashimaya Shopping Voucher worth S\$500
14 - 25 December 2002	Takashimaya Shopping Voucher worth S\$1,500
26 - 31 December 2002	Takashimaya Shopping Voucher worth S\$500

- 4.3 All prizes shall be claimed by the winners or their duly authorised representative by 31 January 2003 at such venue as shall be notified to them, presenting such identification documents for identification purposes as UOB may require. Any 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.
- 4.4 All prizes shall not be exchangeable, transferable, redeemable or substituted (in all cases, whether in whole or in part) for cash or otherwise. UOB does not warrant the quality, performance or fitness for purpose of any of the 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 Draw and/or redemption or use of the prizes.
- 4.5 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 UOB 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 thereof

5 Miscellaneous

- 5.1 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to:
- 5.1.1 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 Draw, the selection of winners, and the timing of any act to be done, and all customers shall be bound by these amendments; and
 - 5.1.2 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 therefore and without any payment or compensation whatsoever.
- 5.2 The decisions of UOB on all matters relating to the Draw are final, conclusive and binding on all customers 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 on all customers.