

**UOB DEBIT CARDS ONLINE CLOSED AUCTION
15 DECEMBER 2004 TO 28 FEBRUARY 2005
TERMS AND CONDITIONS**

1 ELIGIBILITY

- 1.1 The Promotion is open all UOB Debit Cards in good standing (hereafter called "Cardmembers") as at 28 February 2005.
- 1.2 All Employees of UOB and its subsidiaries, Far Eastern Bank Limited and VISA International and their immediate families (i.e spouse, parents and children) may not participate in this Promotion.

2 BIDS

- 2.1 Each Cardmember may only bid for one gift. In the event that bids are placed on multiple gifts from any one Cardmember, the latest bid will be taken as the final and absolute bid.
- 2.2 Bids are made using the predicted card-spend (in Singapore Dollars) of Debit Card transactions that will be effected between 15 December 2004 to 28 February 2005 as set out in the Cardmembers monthly Debit Card statement.
- 2.3 To qualify for the Promotion, bids must be received by UOB during the period of 0000 hours on 15 December 2004 and 2359 hours on 23 February 2005.
- 2.4 Bids submitted must be the same or higher than the minimum bid amount stipulated for each gift. Otherwise, they will be disqualified.

3 CONDUCT OF PROMOTION

- 3.1 In the event of there being more than one Cardmember with the same bid amount, and that bid is the highest bid, the Cardmember with the highest card-spend (in Singapore Dollars) of Debit Card transactions effected between 15 December 2004 to 28 February 2005 as set out in the Cardmembers' monthly debit card statements will be the winner. UOB's decision(s) will be final, conclusive and binding on all Cardmembers and no appeal or correspondence will be entertained.
- 3.2 Winners will be determined on 15 March 2005 or such date as UOB may determine in its sole discretion ("Auction Date").
- 3.3 All winners will be notified by post at the last known mailing address on UOB's records and such notice will be deemed to have been duly received 2 days after posting by ordinary mail.
- 3.4 All gifts shall be claimed by the winners in person at 80 Raffles Place, UOB Plaza 1, #13-00, Singapore 048624 (or such other venue) as UOB may notify the gift winners within 1 month of the Auction Date. All gifts unclaimed by 31 March 2005 will be forfeited without liability to the winners and distributed by UOB in such manner as UOB deems fit.
- 3.5 The winners are not entitled to any payment or compensation from UOB should any gift be forfeited.

4 GENERAL

- 4.1 All gifts are not transferable or exchangeable whether for cash or in kind. 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 of use of the gifts.
- 4.2 UOB may without notice replace or substitute any gifts with other gifts of similar value, as UOB may determine in its sole discretion.
- 4.3 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, 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.
- 4.4 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.