

STAND A CHANCE TO WIN SAMSUNG TAB S 8.4 LTE T705 16GB White (RRP \$698.00) EVERY WEEK WITH MINIMUM SPEND OF S\$1,500 CHARGED TO UOB 0% INSTALMENT PAYMENT PLAN AT ANY HARVEY NORMAN RETAIL OUTLETS IN SINGAPORE (THE "PROMOTION")

Terms and Conditions

1. Eligibility

- 1.1 Subject to Clause 1.2, the Promotion is open to all eligible UOB VISA and MasterCard credit card ("Credit Card") Principal Cardmembers whose cards are issued in Singapore and whose accounts are valid, subsisting and in good standing as may be determined by United Overseas Bank Limited ("UOB") at its sole and absolute discretion (collectively "Eligible Cardmembers" or each an "Eligible Cardmember").
- 1.2 The followings are not eligible to take part in the Promotion:
 - 1.2.1 Directors and employees of UOB and their respective immediate family members;
 - 1.2.2 Employees or staff of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Promotion;
 - 1.2.3 Principal Cardmembers whose credit accounts are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between 4 October 2014 and the Draw Date (as defined in Clause 5.1 below) (both dates inclusive);
 - 1.2.4 Holders of all corporate cards, purchasing cards and cards issued under travel accounts;
 - 1.2.5 Holders of UOB CUP Card, UOB JCB Card, UOB American Express Card, Bank 121 Card and Private Label Card;
 - 1.2.6 Persons who are or have become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - 1.2.7 Persons whose credit accounts are not active, valid, susbsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason as determined by UOB at its absolute discretion; and
 - 1.2.8 Persons below the age of 16 years as at the relevant Draw Date.
- 1.3 For the avoidance of doubt:
 - 1.3.1 The benefit of all charges incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the Eligible Cardmember; and
 - 1.3.2 Termination of a Supplementary Cardmember's account will not by itself disqualify the Eligible Cardmember from the Promotion.
- 1.4 Notwithstanding anything herein, UOB has the sole and absolute discretion to determine the eligibility of any Cardmember for the Promotion and such determination shall be final, binding and conclusive and UOB shall not be obliged to give any reasons thereof.

2. Promotion Period

The qualifying period for the Promotion shall commence from 3^{rd} October – 7^{th} November 2014, both dates inclusive (the "Promotion Period").

3. The mechanics of the Promotion and the Prizes

3.1 Eligible Cardmembers stand a chance to win a SAMSUNG TAB S 8.4 LTE T705 16GB White ("Lucky Draw Prize") with a minimum spend of S\$1,500 charged to UOB 0% Instalment Payment Plan ("IPP") at any HARVEY NORMAN Outlet in Singapore under the UOB Instalment Payment Programme ("Transactions") during the Promotion Period.



- 3.2 If Eligible Cardmember do not wish to participate in the Promotion, please kindly notify UOB of the same by 2nd October 2014.
- 3.3 There will be a total of five (5) Lucky Draw Prizes to be given away from five (5) lucky draws. The five (5) lucky draws will be conducted once a week on the Draw Dates (as defined in Clause 5.1 below) during the Promotion Period. For the avoidance of doubt, there will only be one (1) Lucky Draw Prize for any one lucky draw conducted.
- 3.4 There will be one (1) winner from each of the five (5) lucky draws to be conducted and five (5) winners in total for the Promotion.
- 3.5 All winners will be notified by post and/or contacted via telephone based on the Principal Cardmember's last known address or contact information from UOB's records. Thereafter, a notification letter will be mailed to Principal Cardmember's registered mailing address based on the last known address or contact information from UOB's records.
- Al Lucky Draw Prizes must be collected personally by the winners on the appointment dates at Harvey Norman Millenia Walk retail outlet. The original notification letter and personal identification (NRIC or Passport) must be presented to collect the Lucky Draw Prize. Location detail: Harvey Norman Millenia Walk #02-27
 9 Raffles Boulevard, Singapore 039596 Tel 6311 9988
- 3.7 The Lucky Draw Prize must be collected latest by 31st December 2014. If any Lucky Draw Prize remains unclaimed for one (1) month after the date of receipt of the notification letter, the Lucky Draw Prize will be forfeited (without any liability on the part of UOB to any person) and the Lucky Draw Prize or proceeds thereof will be donated to a charitable organization to be decided at the sole and absolute discretion of UOB. The winner whose Lucky Draw Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from UOB.
- 3.8 The Lucky Draw Prizes are neither transferable nor exchangeable for credit or kind, in full or in part.
- 3.9 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.
- 3.10 UOB reserves the right to replace and/or substitute any of the Lucky Draw prize(s) at equivalent or close to the prevailing recommended retail price without giving prior notice or reason to winners.
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- 3.12 The use of the Lucky Draw Prize is also subject to such other terms and conditions as may be imposed by the merchant supplying the prize.



4. Allocation of lucky draw chances

- 4.1 One (1) Lucky Draw chance will be awarded to the Eligible Cardmembers with minimum spend of S\$1,500 charged to UOB 0% Instalment Payment Plan at any HARVEY NORMAN outlet in Singapore during the Promotion Period.
- 4.2 To participate in the Promotion, Eligible Cardmembers must charge their purchases to UOB 0% Instalment Payment Plan using their UOB Visa/ MasterCard Credit Cards issued in Singapore during the Promotion Period. All transactions must be posted and captured in UOB's system during the Promotion Period in order to qualify for the Promotion.
- 4.3 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa merchant establishments, VISA International Incorporated, MasterCard 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 the Supplementary Cardmember(s) as being omitted from the allocation of lucky draw chances by UOB during the Promotion Period.
- 4.4 UOB's transaction records and the total number of lucky draw chances allotted to an Eligible Cardmember shall be final and conclusive. No correspondence will be entertained.

5. Conduct of the Lucky Draw

5.1 There will be one (1) draw held at the end of each week (as listed below) during the qualifying period shown below to pick out the weekly winners and unless notified by UOB, the five (5) lucky draws (collectively the "Lucky Draws" and each a "Lucky Draw") will be conducted on the five (5) draw dates listed here (each a "Draw Date"), or on such other date(s) as UOB may determine at its discretion:-

Draw	Duration of each week leading to the Draw Date of a Draw (both dates inclusive)	Draw Date
1 st Draw	3 rd – 10 th October 2014	14 th October 2014
2 nd Draw	11 th – 17 th October 2014	21 st October 2014
3 rd Draw	18 th – 24 th October 2014	28 th October 2014
4 th Draw	25 th – 31 st October 2014	4 th November 2014
5 th Draw	1 st – 7 th November 2014	11 th November 2014

- 5.2 The Lucky Draws will be conducted by such methods and manner (which may be manual or computerized) deemed fit and/or appropriate by UOB at its discretion in the presence of the Internal Control department of UOB at 480 Toa Payoh Lorong 6, #25-01 HDB Hub East Wing, Singapore 310480, or at such other venue determined by UOB at its discretion.
- 5.3 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be ineligible or disqualified. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 5.4 Each Eligible Cardmember will only be eligible to win one (1) time for the Lucky Draw. For the avoidance of doubt, if the winner wins the Lucky Draw Prize under the 1st Draw, he/she shall not be entitled to participate in the subsequent draws.



6. Participation

- 6.1 By participating in the Lucky Draw, the Eligible Cardmember is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Eligible Cardmember, conducting the Lucky Draw, announcing/publicity of the winners of the Lucky Draw (including having the Eligible Cardmember's photo taken/published), contacting the Participant regarding the foregoing, and all purposes and promotions incidental to the Lucky Draw.
- 6.2 By participating in the Lucky Draw, Eligible Cardmember agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Lucky Draw.
- 6.3 By participating in the Promotion, the winner(s) unconditionally and irrevocably consent(s) to the public disclosure of his/her/their name(s), identification/passport number(s) and such other information and particulars, including photographs of the winner(s) 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 winner(s) for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.
- 6.4 The winner(s) 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 Promotion at his/her/their own costs and consent to receiving promotional, marketing and other publicity information from UOB from time to time.

7. General

- 7.1 The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Promotion.
- 7.2 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its sole and 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, without assuming any liability to any person 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 Promotion, these Terms and Conditions shall prevail.
- 7.4 Eligible Cardmembers' will be subject accordingly to the terms and conditions of UOB Cardmember Agreement.
- 7.5 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.



TERMS AND CONDITIONS

- 7.6 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit any term herein.
- 7.7 These Terms and Conditions shall be governed by the laws of the Republic of Singapore, and all Eligible Cardmembers who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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