



TERMS AND CONDITIONS

WIN 100% OF YOUR UOB 0% INSTALMENT PAYMENT PLAN PURCHASES BACK EVERY WEEK AT ANY UOB 0% IPP PARTICIPATING MERCHANT OUTLETS IN SINGAPORE

Terms and Conditions

1. Eligibility

- 1.1 The "**STAND A CHANCE TO WIN 100% OF YOUR UOB 0% INSTALMENT PAYMENT PLAN PURCHASES BACK EVERY WEEK AT ANY UOB 0% IPP PARTICIPATING MERCHANT OUTLETS IN SINGAPORE**" (the "**Lucky Draw**") is open to all Eligible Cardmembers as defined in Paragraph 1.2 below subject to the following terms and conditions.
- 1.2 The following terms used in this Lucky Draw terms and conditions are defined as follows:-
 - 1.2.1 "*Credit Card*" shall mean any UOB VISA or MasterCard credit card issued by United Overseas Bank Limited ("**UOB**") in Singapore but shall exclude UOB CUP Card, UOB JCB Card, UOB American Express Card, Bank 121 Card and Private Label Card issued by UOB and all UOB VISA or MasterCard credit cards which are corporate cards, purchasing cards or travel accounts.
 - 1.2.2 "*Eligible Cardmembers*" means all principal cardmembers of a Credit Card whose Credit Card is issued in Singapore and whose Credit Card accounts are valid, subsisting and in good standing and satisfactorily conducted as determined by UOB at its discretion.
 - 1.2.3 "IPP" means UOB 0% Instalment Payment Plan.
- 1.3 Notwithstanding Paragraph 1.1 above, the following Eligible Cardmembers are not eligible to take part in the Lucky Draw:-
 - 1.3.1 Eligible Cardmembers who are directors and/or employees of UOB or Far Eastern Bank ("FEB") or the respective immediate family members of such directors and/or employees;
 - 1.3.2 Eligible Cardmembers who are employees or staff of UOB's partners, advertising, promotion agencies and any other persons involved in organizing, promoting and/or conducting the Lucky Draw or who an interest in the Lucky Draw;
 - 1.3.3 Eligible Cardmembers whose accounts are terminated, closed or suspended anytime during the Qualifying Period (as defined in Clause 2 below);
 - 1.3.4 Eligible Cardmembers who are or have become mentally incapacitated, deceased, insolvent or have (or any threat of) legal proceedings of any nature instituted against them;
 - 1.3.5 Eligible Cardmembers whose Credit Card accounts are deemed to be delinquent or unsatisfactorily conducted as determined by UOB at its discretion;
 - 1.3.6 Eligible Cardmembers who UOB may decide to exclude at its absolute discretion without notice and without furnishing any reason, at any time before the Draw Date; and
 - 1.3.7 Persons below the age of 16 years as at the relevant Draw Date (as defined under paragraph 4 below).

- 1.4 For the avoidance of doubt:
- 1.4.1 The benefit of all charges incurred by a supplementary cardmember of a Credit Card ("Supplemental Cardmember") in respect of the Lucky Draw shall accrue to the Eligible Cardmember; and
- 1.4.2 Termination of a Supplementary Cardmember's account will not by itself disqualify the Eligible Cardmember from the Lucky Draw.
- 1.5 Notwithstanding anything herein to the contrary, UOB has the discretion at any time and from time to time to determine the eligibility of any Eligible Cardmember for the Lucky Draw and such determination shall be final, binding and conclusive and UOB shall not be obliged to give any reasons thereof.

2. Qualifying Period

The **qualifying period** for the Lucky Draw shall be from 18th July 2014 to 12th October 2014, both dates inclusive (the "**Qualifying Period**").

3. The mechanics of the Lucky Draw and Allocation of Draw Chances

- 3.1 (a) To participate in the Lucky Draw and to stand a chance win a Prize (as defined under Paragraph 5.2(b) below) during a Draw (defined under Paragraph 4.1 below), an Eligible Cardmember must have had a minimum spend of S\$300.00 worth of IPP purchases and charge (either via any principal Credit Card or the supplementary Credit Card) to the Credit Card account of that Eligible Cardmember at any participating merchant outlets in Singapore under the UOB Instalment Payment Programme ("Qualifying Spend") during the entire week leading up to that Draw (see Paragraph 4.1 for the duration of the applicable week leading up to a Draw). Please visit http://www.uob.com.sg/personal/cards/privileges/zero_instalment_plan.html for a list of participating merchants. Each participating merchant may impose a condition that a purchase has to be of a certain minimum spend amount before a person can apply for IPP for that purchase.
- (b) One (1) Lucky Draw chance will be awarded to each Eligible Cardmember who complies with the Qualifying Spend. IPP purchases that were charged to an Eligible Cardmember's Credit Card account during the period leading to a particular Draw will not be considered for the computation of the Qualifying Spend or the total amount of IPP purchases charged to such Credit Card Account during the week leading to the following Draws.
- (c) To illustrate:-
- To be able to participate in the 1st Draw and be entitled to one Lucky Draw Chance for the 1st Draw, an Eligible Cardmember must charge the Qualifying Spend under IPP to his/her Credit Card Account during the period 18 July 2014 – 25 July 2014.
 - To be able to participate in the 2nd Draw and be entitled to one Lucky Draw Chance for the 2nd Draw, the same Eligible Cardmember must charge fresh Qualifying Spend to his/her Credit Card Account during the period 26 July 2014 – 1 Aug 2014. The purchases that were charged via IPP under his/her Credit card Account during the period 18 July 2014 – 25 July 2014 will not be taken into account as the Qualifying Spend for the 2nd Draw or any other subsequent Draws.

- 3.2 All IPP spend referred to under Paragraph 3.1(a) above that is charged to the Credit Card account of that Eligible Cardmember during the week leading a particular Draw must be posted and captured in UOB's system during that particular week in order for the Eligible Cardmember to qualify for the Lucky Draw and that particular Draw.
- 3.3 UOB shall not be responsible to ensure that any spend are posted promptly or 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) being omitted from the allocation of Lucky Draw chances by UOB during the Qualifying Period.
- 3.4 UOB maintains the right, at its absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated for the Draw. The records of transactions of UOB and the total number of chances allocated to an Eligible Cardmember by UOB shall be final and conclusive. No appeal or correspondence will be entertained.

4. Conduct of the Lucky Draw

- 4.1 There will be one (1) draw held at the end of each week (as listed below) during the Qualifying Period to pick out the weekly winners and unless notified by UOB, the twelve (12) draws (collectively the "**Draws**" and each a "**Draw**") will be conducted on the twelve (12) 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	18 – 25 Jul 2014	29 Jul 2014
2 nd Draw	26 Jul – 1 Aug 2014	5 Aug 2014
3 rd Draw	2 – 8 Aug 2014	12 Aug 2014
4 th Draw	9 – 15 Aug 2014	19 Aug 2014
5 th Draw	16 – 22 Aug 2014	26 Aug 2014
6 th Draw	23 – 29 Aug 2014	2 Sep 2014
7 th Draw	30 Aug – 5 Sep 2014	9 Sep 2014
8 th Draw	6 – 12 Sep 2014	16 Sep 2014
9 th Draw	13 – 19 Sep 2014	23 Sep 2014
10 th Draw	20 – 26 Sep 2014	30 Sep 2014
11 th Draw	27 Sep – 3 Oct 2014	7 Oct 2014
12 th Draw	4 – 12 Oct 2014	14 Oct 2014

- 4.2 The 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. Prizes

- 5.1 (a) There will only be one (1) winner ("**Winner**") drawn randomly during each Draw. For the avoidance of doubt there would be twelve (12) Draws to be conducted and twelve (12) Winners in total for the entire Lucky Draw.

- (b) 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.
- (c) Each Eligible Cardmember will be eligible to continue to participate in the Lucky Draw even though he/she may have already won a Prize under the Lucky Draw provided that the Eligible Cardmember is required to comply with the terms and conditions of this Lucky Draw afresh for each Draw as though he/she never participated in the Lucky Draw previously.
- 5.2 (a) Each Winner will be entitled to only one Prize (as defined below).
- (b) The "**Prize**" will be the total amount (limited to SGD5,000.00) of IPP purchases that is charged (either via any principal Credit Card or the supplementary Credit Card) to the Credit Card account of the Winner at any participating merchant outlets in Singapore under the UOB Instalment Payment Programme during that entire week leading to a particular Draw. The Prize will be issued in the form of a Cashier's Order.

Example below shows how the Prize will be awarded to a Winner depending on the total IPP purchases charged to his/her Credit Account during the week leading to a Draw.

Example:

- Winner 1 for the 1st Draw had charged S\$3,000.00 in IPP purchases to his/her Credit Account during the entire week leading to the 1st Draw (i.e. the period 18 July 2014 – 25 July 2014), he/she will receive S\$3,000.00 as the Prize.
- Winner 2 for the 2nd Draw had charged S\$5,000.00 in IPP purchases to his/her Credit Account during the entire week leading to the 2nd Draw (i.e. the period 26 July 2014 – 1 Aug 2014), he/she will receive S\$5,000.00 as the Prize.
- Winner 3 for the 3rd Draw had charged S\$6,000.00 in IPP purchases to his/her Credit Account during the entire week leading to the 3rd Draw (i.e. the period 2 Aug 2014 – 8 August 2014), he/she will receive S\$5,000.00 as the Prize.
- Winner 4 for the 4th Draw had charged S\$4,000.00 in IPP purchases to his/her Credit Account during the entire week leading to the 4th Draw (i.e. the period 9 August 2014 – 15 August 2014), he/she will receive S\$4,000.00 as the Prize.
- Winner 5 for the 5th Draw had charged S\$6,000.00 in IPP purchases to his/her Credit Account during the entire week leading to the 5th Draw (i.e. the period 16 August 2014 – 22 August 2014), he/she will receive S\$5,000.00 as the Prize.

* *Examples above are only for illustration purposes only.*

- (c) There will be a total of twelve (12) Prizes to be given away from the twelve (12) Draws. For the avoidance of doubt, there will only be one (1) Prize for any one Draw conducted.

- 5.3 All Winners will be notified by post and/or contacted via telephone based on each of the Winner's last known address or contact information from UOB's records. Thereafter, a notification letter will be mailed to Winner's registered mailing address based on the last known address or contact information from UOB's records.
- 5.4 All Prizes must be collected personally by the Winners on the appointment dates at **UOB Cards and Payment Product**. Each Winner must present the original notification letter and original personal identification (NRIC or Passport) to collect his/her Prize.
- 5.5 The Prizes must be collected latest by 31 October 2014. If any Prize remains unclaimed for one (1) month after the date of receipt of the notification letter, the Prize will be forfeited (without any liability on the part of UOB to any person) and the Prize or proceeds thereof will be donated to a charitable organization to be decided at the discretion of UOB. The Winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from UOB.
- 5.6 The Prizes are neither transferable nor exchangeable for credit or kind, in full or in part.
- 5.7 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 or use of the Prize. 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 the Prize or in connection with the Lucky Draw and/or redemption or use of the Prize.
- 5.8 UOB reserves the right to replace and/or substitute any Prize with another item at equivalent or close to the prevailing recommended retail price without giving reason or prior notice to any of the Winners.
- 5.9 The use of the Prize is also subject to such other terms and conditions as may be imposed by the merchant or supplier supplying the Prize.

6. Participation

- 6.1 By participating in the Lucky Draw, each Winner 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 Lucky Draw 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.
- 6.2 All the Winners 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/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 Lucky Draw are at its discretion and are final, conclusive and binding. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any persons on any matter concerning the Lucky Draw.

- 7.2 Notwithstanding anything in the terms and conditions of this Lucky Draw ("**Terms and Conditions**"), UOB reserves the right at any time at its discretion to terminate the Draw and/or to determine and/or amend, by addition to, subtraction from or variation of, the Terms and Conditions without giving any reason or 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 the Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Lucky Draw, the Terms and Conditions shall prevail.
- 7.4 Participation in the Lucky Draw is subject to the Terms and Conditions herein. Each Eligible Cardmember will also be subject accordingly to the terms and conditions of the prevailing UOB Cardmember Agreement. By participating in the Lucky Draw, each Eligible Cardmember agrees to be bound by the official rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any applicable terms and conditions will result in a disqualification in the Lucky Draw.
- 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. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any inconsistency between:-
- (a) the Terms and Conditions herein and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with the Lucky Draw, these terms and conditions shall prevail; and
 - (b) the English version of the Terms and Conditions herein and the Chinese version of the Terms and Conditions, the English version of the Terms and Conditions herein shall prevail.
- 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 The Terms and Conditions shall be governed by the laws of the Republic of Singapore, and all Eligible Cardmembers who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 7.8 The prevailing terms in UOB Interest-free Installment Plan (UOB 0% IPP) Agreement shall apply. Please visit uob.com.sg for details.
- 7.9 The Lucky Draw is authorized under the Singapore Lucky Draw reference number LD/1081/2014

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