



## **TERMS AND CONDITIONS GOVERNING UOB 'STAND A CHANCE TO GO SKY-HIGH' WITH UOB PERSONAL INTERNET BANKING AND UOB MOBILE SERVICES LUCKY DRAW**

**Last Updated: 05 July 2012**

### **1. Eligibility**

- 1.1 This 'Stand a Chance to go Sky-High' with UOB Personal Internet Banking and UOB Mobile Services Lucky Draw (the "Lucky Draw") is open to all United Overseas Bank Limited ("UOB") customers who successfully performed any of the Qualifying Online Transactions (listed in Clause 3 below) via UOB Personal Internet Banking or UOB Mobile Services during the Qualifying Period (as defined in Clause 2 below) and who are interested to participate in the Lucky Draw subject to all the terms and conditions stated herein.
- 1.2. The following persons shall not be eligible to participate in the Lucky Draw:
  - 1.2.1. Directors and employees of UOB and/or Far Eastern Bank Ltd and their respective immediate family members;
  - 1.2.2. Employees and staff 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 and UOB Mobile Services access is terminated before the announcement of the Lucky Draw result;
  - 1.2.4. Persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them; and
  - 1.2.5. Any other person deemed ineligible at the sole and absolute discretion of UOB.
- 1.3. UOB customers who are interested to participate (the "Participant") in the Lucky Draw must submit their name, NRIC/ Passport No. and mobile phone number by filling up and submitting the contest Online Registration Form (the "Form"), found on the Lucky Draw promotion page on uob.com.sg, to be eligible.
- 1.4. Notwithstanding anything herein, UOB has the sole and absolute discretion to determine the eligibility of the Participant to take part in the Lucky Draw. Such determination shall be final, binding and conclusive and UOB is not obliged to give any reason therefor.

### **2. Qualifying Period**

- 2.1. The "Qualifying Period" for the Lucky Draw is the period commencing on 1 July 2012, 0000hrs to 31 December 2012, 2359hrs (both dates inclusive).

### **3. Qualifying Online Transactions and Allocation of Lucky Draw Chances**

- 3.1. To qualify for this Lucky Draw, each Participant must have successfully signed up for UOB Personal Internet Banking or UOB Mobile Services and/or performed any of the following transactions during the Qualifying Period.

<b>Transaction Type</b>	<b>Qualifying Online Transactions</b>
3.1.1 Bill Payment , Funds Transfer, eNets	3.1.1.1 The transaction/debiting of account with minimum S\$50 value via UOB Personal

<p>(minimum transaction amount is S\$50)</p>	<p>Internet Banking or UOB Mobile Services must be completed successfully, when the transaction is carried out and given effect by the Bank.</p> <p>3.1.1.2 One (1) Lucky Draw chance will be allotted for every S\$50 spent on each successful transaction performed.</p> <p>3.1.1.3 Participants can accumulate a maximum of thirty (30) lucky draw chances in each calendar month per transaction type.</p>
<p>3.1.2 Cash Advance, Singapore Dollar Fixed Deposits Placements, Remittances (Purchase Cashier's Order, Demand Draft or Telegraphic Transfer) (minimum transaction amount is S\$50)</p>	<p>3.1.2.1 The transaction/debiting of account with minimum S\$50 value via UOB Personal Internet Banking or UOB Mobile Services must be completed successfully, when the transaction is carried out and given effect by the Bank.</p> <p>3.1.2.2 Twenty (20) Lucky Draw chances will be allotted for every S\$50 spent on each successful transaction performed.</p> <p>3.1.2.3 Participants can accumulate a maximum of six hundred (600) lucky draw chances in each calendar month per transaction type.</p>
<p>g3.1.3 UOB CashPlus Funds Transfer, UOB Credit Card Funds Transfer Application (minimum transaction amount is S\$50)</p>	<p>3.1.3.1 Upon UOB's approval of applications.</p> <p>3.1.3.2 Participant must submit their application via UOB Personal Internet Banking using the online form</p> <p>3.1.3.3 Twenty (20) Lucky Draw chances will be allotted for every S\$50 transferred on each successful application performed.</p> <p>3.1.3.4 Participants can accumulate a maximum of six hundred (600) lucky draw chances in each calendar month per transaction type.</p>
<p>3.1.4 Incoming Funds Transfer (minimum transaction amount is S\$50)</p>	<p>3.1.4.1 Upon successful set up and relevant approvals of the Incoming Funds Transfer</p> <p>3.1.4.2 Participant must perform the application via UOB Personal Internet Banking, print and submit the signed application form to the bank for approval.</p> <p>3.1.5.3 Twenty (20) Lucky Draw chances will be allotted for every S\$50 transferred on each approved Incoming Funds Transfer.</p> <p>3.1.4.4 Participants can accumulate a maximum of six hundred (600) lucky draw chances in each calendar month</p>
<p>3.1.5 Participant who performs any of the transactions under</p>	<p>3.1.5.1 First time usage since 1 April 2012 is defined as a transaction under Clause 3.1.1-3.1.4 that</p>

Clause 3.1.1- 3.1.4 via UOB Personal Internet Banking or UOB Mobile Services for the first time since 1 April 2012.	has not been carried by the customer via Personal Internet Banking or UOB Mobile Services since 1 April 2012.  3.1.5.2 One hundred (100) Lucky Draw chances will be allotted.  3.1.5.3 The one hundred (100) chances for the first time usage since 1 April 2012 are additional to the chances allocated under Clause 3.1.1-3.1.4  3.1.5.4 Participants can accumulate a maximum of one (100) lucky draw chances per transaction type under Clause 3.1.1-3.1.4 during the Qualifying Period.
3.1.6 Participant who sign up for UOB Personal Internet Banking or UOB Mobile Services and first time log on to UOB Personal Internet Banking or UOB Mobile Services during the Qualifying Period.	3.1.6.1 First time login is defined as the first time the customer logs into UOB Personal Internet Banking or UOB Mobile Banking Service in their lifetime.  3.1.6.2 One hundred (100) Lucky Draw chances will be allotted.  3.1.6.3 The one hundred (100) chances for the first time login are additional to the chances allocated under Clause 3.1.1- 3.1.4  3.1.6.4 Participants can accumulate a maximum of one (100) additional lucky draw chances for the first time login during the Qualifying Period.

- 3.2. Participants who terminate their UOB Personal Internet Banking and UOB Mobile Services during the Qualifying Period will not be eligible for the Lucky Draw.
- 3.3. UOB's records of transactions and the total number of 'Qualifying Online Transactions' allotted to Participants shall be final, binding 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. Lucky Draw chance(s) accumulated within the month cannot be brought over to the following month's Qualifying Draw.

#### 4. Conduct of Draw

- 4.1. There will be one draw at the end of each month to pick out the monthly winners:

Monthly Draw	Qualifying Period Based On Successful Transaction Date (as stated in 3.1)
Qualifying Draw 1	Between 01 July to 31 July 2012

Qualifying Draw 2	Between 01 August to 31 August 2012
Qualifying Draw 3	Between 01 September to 30 September 2012
Qualifying Draw 4	Between 01 October to 31 October 2012
Qualifying Draw 5	Between 01 November to 30 November 2012
Qualifying Draw 6	Between 01 December to 31 December 2012

- 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, #38-01, UOB Plaza 1, Singapore 048624 or at such other venue as may be determined by UOB. UOB will appoint any external party as UOB deems fit as an external auditor for the Lucky Draw:

Monthly Draw	Draw Date
Qualifying Draw 1	16 August 2012
Qualifying Draw 2	17 September 2012
Qualifying Draw 3	16 October 2012
Qualifying Draw 4	16 November 2012
Qualifying Draw 5	17 December 2012
Qualifying Draw 6	16 January 2013

- 4.3 UOB reserves the right to change the Draw Dates without giving you prior notice or reason.
- 4.4 The Lucky Draw will be conducted on the next business day if a lucky draw date falls on a Saturday, Sunday or public holiday.
- 4.5 Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB. The draw will be witnessed by any one of UOB staff together with an external auditor.
- 4.6 The winners will be announced and published on [uob.com.sg](http://uob.com.sg) and at least one newspaper on the following dates:

Monthly Draw	Announcement Date
Qualifying Draw 1	30 August 2012
Qualifying Draw 2	30 September 2012
Qualifying Draw 3	30 October 2012
Qualifying Draw 4	30 November 2012
Qualifying Draw 5	30 December 2012
Qualifying Draw 4	30 January 2013

- 4.7 All winners will be notified by SMS via the mobile phone number as provided by the Participant in the Form.



4.8 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. The prizes and number of winning transactions are as follows:

Prizes		No. of winning transaction(s)
Qualifying Draw 1	Pair of iFly Singapore Indoor Skydiving Vouchers	10
	Flight Experience™ Flight Simulator Vouchers	5
	S\$5,000 worth of UOB Travel Voucher	1
Qualifying Draw 2	Pair of iFly Singapore Indoor Skydiving Vouchers	10
	Flight Experience™ Flight Simulator Vouchers	5
	S\$5,000 worth of UOB Travel Voucher	1
Qualifying Draw 3	Pair of iFly Singapore Indoor Skydiving Vouchers	10
	Flight Experience™ Flight Simulator Vouchers	5
	S\$5,000 worth of UOB Travel Voucher	1
Qualifying Draw 4	Pair of iFly Singapore Indoor Skydiving Vouchers	10
	Flight Experience™ Flight Simulator Vouchers	5
	S\$5,000 worth of UOB Travel Voucher	1
Qualifying Draw 5	Pair of iFly Singapore Indoor Skydiving Vouchers	10
	Flight Experience™ Flight Simulator Vouchers	5
	S\$5,000 worth of UOB Travel Voucher	1
Qualifying Draw 6	Pair of iFly Singapore Indoor Skydiving Vouchers	10
	Flight Experience™ Flight Simulator Vouchers	5
	S\$5,000 worth of UOB Travel Voucher	1

5.2. There will be a total of ninety six (96) winning transactions for the Lucky Draw.

5.3. Each Participant will only be eligible to win a maximum of one (1) time for the Lucky Draw. For the avoidance of doubt, if the a winner wins any of the Prizes under Qualifying Draw 1, he/she shall not be entitled to participate in Qualifying Draw 2- Qualifying Draw 6.

5.4. The participant will be disqualified if the mobile phone number provided in the Online Form is invalid or if their UOB Personal Internet Banking account is closed before the qualifying month's draw.

5.5. The usage of the Prize Vouchers will accordingly be subject to the terms and conditions of the respective merchant.

5.6. Prizes can be redeemed at the following locations:

Prize	Prize Redemption Location
Pair of iFly Singapore Indoor Skydiving Vouchers	<b>Suntec City Lite Branch</b> at 3 Temasek Boulevard, #02-116/118, Suntec City Mall, Singapore 038983.
Flight Experience™ Flight Simulator Vouchers	<b>Flight Experience™ Flight Simulator</b> at Singapore Flyer, 30 Raffles Avenue #02-06, Singapore 039803
S\$5,000 worth of UOB Travel Voucher	<b>UOB Travel Planners Pte Ltd</b> 480 Lorong 6 Toa Payoh #20-01 HDB Hub East Wing Singapore 310480

5.7. Original personal identification (NRIC or Passport) must be presented at point of collection. A copy of the NRIC or Passport will be retained and kept by UOB.

5.8. Prizes will only be issued to the winner on record. In the event that the winner authorises another person to collect the prize, the authorised person must present his/her NRIC or Passport for verification at the point of redemption together with the winner's NRIC or Passport. A copy of both the Winner's NRIC or Passport and the authorised person's NRIC or Passport will be retained and kept by UOB.

5.9. Prizes are neither transferable nor exchangeable for credit or kind, in full or in part.

5.10. 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.

5.11. 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.

5.12. If any prize remains unclaimed for one (1) month after the relevant date of the announcement on [uob.com.sg](http://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.

5.13. 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.

5.1.4 If UOB subsequently discovers that the winner is not eligible to participate in the Lucky Draw or to receive the Prize, UOB may at its sole and absolute discretion forfeit the Prize or reclaim it/ them (if already awarded) and award or dispose of the Prize in such manner and to such person as UOB deems fit at its absolute discretion without payment or compensation whatsoever without giving any reason to such winner whose Prize was forfeited or reclaimed.

## 6. Participation

- 6.1. By participating in the Lucky Draw, the winner consents to the disclosure of his/her name, identification/passport number and such other information and particulars, including photographs of the winner, for publicity or marketing purposes and by participating in the Lucky Draw, the winner agrees to co-operate with and participate in such publicity activities 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 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 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, at its sole and absolute discretion, and at any time and without giving prior notice or any reason, to amend, vary, add or delete these terms and conditions, including but not limited to the eligibility terms and criteria, the Qualifying Period, the selection and number 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 Lucky Draw, these terms and conditions shall prevail.
- 7.4. Participants will be subjected accordingly to the terms and conditions of UOB Personal Internet Banking and UOB Mobile Services.
- 7.5. Full disclaimers, terms and conditions of the products and services (UOB Personal Internet Banking and UOB Mobile – Funds Transfer, Bill Payment, UOB Personal Internet Banking – Cash Advance, Credit Card Funds Transfer Application, CashPlus Funds Transfer Application, Incoming Funds Transfer, Fixed Deposits Placements, Cashier's Order, Demand Draft and Telegraphic Transfer) apply and can be found at [uob.com.sg](http://uob.com.sg).
- 7.6. 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.
- 7.7. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 7.8. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic 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 courts of the Republic of Singapore.



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