

Terms and Conditions Governing “The Great Tanker Giveaway Campaign” Lucky Draw

1. Definitions

1.1 “**Bank**” or “**UOB**” means United Overseas Bank Limited.

1.2 “**Draw**” refers to **The Great Tanker Giveaway** Campaign Lucky Draw in which Eligible Auto Loan Customers and Eligible Cardmembers are eligible to receive chance(s) to win the Prizes.

1.3 “**Eligible Auto Loan Customers**” means all customers of UOB who applied for their new car financing loan with UOB within the Qualifying Period (as defined below), and whose loan must be approved and disbursed within the same Qualifying Period and meets the minimum requirements of a S\$10,000 quantum and 1 year minimum tenure, but excluding UOB employees who take up an Auto Loan at an employee-only rate and/or who are tagged with employee “Code 31” in UOB’s systems.

1.4 “**Eligible Cardmembers**” means all individual principal cardmembers of a UOB Card (as defined below) whose UOB Card account is valid, subsisting, in good standing and satisfactorily conducted, as determined by UOB at its discretion, and who has an Eligible Transaction nett spend of S\$48 (after any applicable discounts) using their UOB Card in a single receipt at SPC during the Qualifying Period where such spending is not by way of NETS payment.

Illustration: An Eligible Cardmember has a SPC&U Card and has a gross spend of S\$60 on petrol at SPC.

<u>Type of discount¹</u>	<u>Savings</u>
SPC&U Card Discount (10% of gross spend)	\$6
UOB Card Discount (5% of gross spend on petrol at SPC)	\$3
Additional discount for UOB MasterCard, Visa or UnionPay Cards: S\$3 off nett spend for every S\$60 gross spend on petrol at SPC.	\$3
Total Discounts	\$12
Nett spend after discounts	\$48 (Qualifies for Draw)

1.5 “**Eligible Transaction**” means a retail transaction for the purchase of goods and/or services at SPC service stations in Singapore which is successfully carried out and charged in Singapore Dollars to Eligible Cardmember’s Card account during the Qualifying Period and is successfully captured/ posted in UOB’s systems under the merchant category code 5541 during the Qualifying Period. Eligible Transactions exclude transactions for payments under Instalment Payment Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees, gambling related charges, and other financial charges imposed by UOB, transactions which were subsequently cancelled,

¹ Please visit www.uob.com.sg/fuelpowerspc for full terms and conditions on discounts at SPC.

voided or reversed for any reason and such other transactions as may be excluded from UOB time to time. Eligible Transactions incurred on a supplementary cardholder's UOB Card will accrue to the account of the Eligible Cardmember.

1.6 For the avoidance of doubt, the following persons shall not be considered as either an Eligible Auto Loan Customers or an Eligible Cardmember, and shall not be eligible for the Draw:

(a) Persons who during the Qualifying Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;

(b) Persons who during the Qualifying Period face legal proceedings of any nature or have any legal proceedings of any nature threatened against them; and

(c) Eligible Cardmembers whose accounts are terminated, closed or suspended at any time during the Qualifying Period.

1.7 "**Qualifying Period**" is the period of time commencing at 0000hrs on 06 October 2017 to 2359hrs on 31 January 2018 (both dates inclusive).

1.8 "**Qualifying Month**" means any one of the following periods:

- (a) 06 October 2017 to 31 October 2017;
- (b) 01 November 2017 to 30 November 2017;
- (c) 01 December 2017 to 31 December 2017; or
- (d) 1 January 2018 to 31 January 2018.

1.9 "**SPC**" means Singapore Petroleum Company Limited Service Stations in Singapore only.

1.10 "**Terms and Conditions**" means the terms and conditions of the Draw, as may be amended from time to time.

1.11 "**UOB Card**" means any personal debit or credit card issued by UOB in Singapore but excluding any Corporate Card.

2. Mechanics

2.1 An Eligible Cardmember will be given 1 chance in the Draw for every minimum nett spend of S\$48 in a single transaction spent using a UOB Card at SPC during the Qualifying Period.

Illustration: An Eligible Cardmember spends a nett amount of S\$96 at SPC using a UOB Card. The Eligible Cardmember will get 2 chances in the Draw.

2.2 An Eligible Auto Loan Customer who applies for and gets his/her Auto Loan approved at UOB's sole discretion during the Qualifying Period (subject to the minimum loan quantum and tenure) will be awarded 40 chances in the Draw.

2.3 For the avoidance of doubt, there is no cap on the number of chances available to an Eligible Cardmember or an Eligible Auto Loan Customer.

Illustration A: An Eligible Cardmember who has an Eligible Transaction nett amount of S\$96 and who is also an Eligible Auto Loan Customer will get 42 chances in the Draw.

Illustration B: An Eligible Auto Loan Customer who successfully applies for 3 new car financing loans within the Qualifying Period will get 120 chances in the Draw.

2.4 An Eligible Auto Loan Customer / an Eligible Cardmember's name will be submitted into the participation pool for the Draw once for each chance they get. Winners of the Monthly Prizes and the Grand Prizes, as defined below (collectively the "Prizes"), will be selected from the names in the participation pool.

2.5 There will be 4 Monthly Prizes every Qualifying Month, where each "Monthly Prize" is S\$200 worth of SPC vouchers. SPC terms and conditions may apply on the use of the vouchers. The draw dates for each Qualifying Month are set out below:

Qualifying Month	Draw Date	Winners to be notified by mail by
6 October 2017 – 31 October 2017	14 November 2017, Tuesday	21 November 2017, Tuesday
1 November 2017 – 30 November 2017	12 December 2017, Tuesday	19 December 2017, Tuesday
1 December 2017 – 31 December 2017	9 January 2018, Tuesday	16 January 2018, Tuesday

2.6 There will be 10 Grand Prize winners for the Qualifying Period, where each "Grand Prize" is S\$5,000 worth of SPC vouchers. The pool of participants for the Grand Prize Draw will include winners of past Monthly Draws. SPC terms and conditions may apply on the use of the vouchers. The draw date for the Grand Prize winners is stipulated in the table below:

Qualifying Period	Draw Date	Winners to be notified by mail by
6 October 2017 - 31 January 2018	20 February 2018, Tuesday	3 March 2018, Thursday

2.7 The Draw for the respective Prizes as set out in the tables above will be conducted on the relevant dates using an electronic system at 80 Raffles Place UOB Plaza 1 (UOB Branch) Singapore 048624 or at such other date and time as UOB may determine at its discretion, without prior notice. The winners will be drawn at random. UOB reserves the right to draw eligible 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.

2.8 All winners of the Monthly Prizes and the Grand Prizes will be sent a notification via ordinary post to the winner's last known address in UOB's records by the dates set out in the corresponding tables at paragraph 2.5 or 2.6 above, as the case may be. The results of the Draw will be published on UOB's website on 27 February 2018. Winners will be notified separately on how to claim the Prize. The posting and/or publication of the results of the Draw shall be conclusive proof of notification to the winners.

2.9 All Prizes which remain unclaimed by 3 May 2018 will be forfeited (with no liability on the part of UOB to any of the winner(s) whose Prize(s) was forfeited) and shall be donated to the Community Chest or to such other charity as may be determined by UOB. The winner(s) whose Prize(s) has been forfeited is not entitled to any compensation.

2.10 UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Prizes with other items of similar value. UOB's determination of the substituted Prizes shall be final, conclusive and binding.

2.11. All prices and values of the Prizes set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.

2.12 The Prizes are not exchangeable for cash or otherwise, in full or in part. Any unused portion of the Prizes cannot be retained or refunded in cash, credit, and other gifts or otherwise in full or in part.

2.13 UOB is not responsible or liable for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa/AMEX/CUP/JCB, acquiring merchants, merchant establishments, postal or telecommunication authorities or any other party(s) which may result in an Eligible Cardmember not receiving a chance / chances in the Draw.

3. Participation and Personal Data

3.1 Eligible Cardmembers and Eligible Auto Loan who participate in the Draw ("**Participants**") agree to be bound by the rules, regulations and decisions of UOB, by the Terms and Conditions contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Draw.

3.2 By participating in the Draw, the Participant 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 Participant, conducting the Draw, announcing of the winners of the Draw (including having the Participant's photo and video taken/published), contacting the Participant regarding the foregoing, and all purposes and promotions incidental to the Draw. A Participant who withdraws his/her consent to collection, use and disclosure of his/her personal data under this paragraph 3 (Participation and Personal Data) shall be disqualified from the Draw.

3.3 If you do not wish to participate in the Draw, please kindly notify UOB of the same at UOB Call Centre Hotline 1800 222 2121.

4. General

4.1 UOB shall not be responsible for any loss whatsoever to any person in connection with this Draw howsoever arising, including any error in allocating chances or any notice or any notification which is misdirected or lost in the post.

4.2 UOB shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties in connection with the Prizes. UOB shall not at any time be held liable for any loss, injury, damage, or harm suffered as a result of availing the products and/or services.

4.3 UOB shall not be responsible or liable for any communication or letter which gets lost or misdirected in the post, and which may result in an Eligible Cardmember or Eligible Auto Loan Customer's failure to claim the Prizes.

4.3 The winners consent to UOB using the name, identification/passport number, pictures/photographs of the winner(s) and such other information for print advertisements or other publicity materials; and the winner(s) agree to co-operate with UOB for its publicity purposes without any compensation whatsoever and in such manner as UOB deems fit.

4.4 UOB reserves the right at its reasonable discretion to unilaterally terminate the Draw or vary, delete or add to any of these Terms and Conditions from time to time, including, without limitation, the eligibility criteria, the basis of allocating the Draw chances, the number of Draw chances allocated, the date of the Draw, the Prizes for the Draw and the selection of the winner(s) of the Draw. In any event of any inconsistency between these Terms & Conditions any brochure, marketing or promotional material relating to the Draw, these Terms and Conditions shall prevail.

4.5 UOB's records and/or decision on all matters relating to the Draw shall be final, conclusive and binding on the Participants. UOB shall not be obliged to give any reason or enter into any correspondence with the Participants or any persons on any matter concerning the Draw.

4.6 The Draw is authorized under the Singapore Lucky Draw reference number LD/1104/2017.

4.7 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) to enforce any terms of such agreement.

4.8 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.

4.9 The Terms and Conditions are governed by the laws of Singapore, and UOB cardmembers / customers who participate in the Draw shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.

Updated on 4 October 2017