

## **UOB GO FOR GOLD**

### **TERMS AND CONDITIONS**

#### **1. Eligibility**

1.1 Subject to Clause 1.2, the **UOB GO FOR GOLD** ("the Lucky Draw") is open to all eligible principal cardmembers of Singapore issued UOB Credit and or Debit Cards collectively "Principal Cardmembers" or each a "Principal Cardmember") whose cards 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 following are not eligible for the Lucky Draw:

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 Lucky Draw;

1.2.3 Principal Cardmembers whose accounts are terminated between 31 July 2011 and the Draw Date (defined in Clause 4.1 below) (both dates inclusive);

1.2.4 Persons who are unsound of mind, deceased, insolvent or have legal proceedings of any nature instituted against them; and;

1.2.5 Persons below the age of 16 years as at 31 July 2012;

1.2.6 Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by UOB at its sole and absolute discretion.

1.3 For the avoidance of doubt:-

(a) the benefit of all charges incurred by a supplementary Cardmember in respect of the Lucky Draw shall accrue to the Eligible Cardmember;

(b) termination of a supplementary Cardmember's account will not by itself disqualify the Eligible Cardmember from the Lucky Draw.

1.4 Notwithstanding anything herein, UOB has the sole and absolute discretion to determine the eligibility of any Cardmembers 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 3 May 2012 to 31 July 2012 (both dates inclusive).

### 3. Allocation of Lucky Draw Chances

Transaction Type	Qualifying Chances
3.1.1 Local Transaction	3.1.1.1 Transaction is made in Singapore dollars.  3.1.1.2 Every S\$50 posted transaction will be awarded one (1) chance.  3.1.1.3 Interest Free Loan, 0% Instalment Payment Plan and Smartpay transactions are eligible.
3.1.2 Foreign Transaction	3.1.2.1 Transaction is made in a foreign currency.  3.1.2.2 Every S\$50 posted action (upon conversion to Singapore dollars) will be awarded five (5) chances.

- 3.2 To participate in the Lucky Draw, Eligible Cardmembers must perform all retail transactions using their UOB Credit or Debit Card during the Qualifying Period.
- 3.3 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa/American Express/China Union Pay/ Japan Credit Bureau Acquiring Merchants, 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 his supplementary Credit Cardmember(s) as being omitted from the allocation of Lucky Draw chances by UOB during the Qualifying Period.
- 3.4 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.
- 3.5 Only posted transactions within the Qualifying Period are valid. Funds transfers, cash advance, annual fees, interests or any other finance charges or fees will not be considered.

#### 4. Draw Dates

- 4.1 Unless UOB notifies otherwise, the weekly Lucky Draw will be conducted on the following dates or such other dates (the "Draw Date") as UOB may determine at its sole and absolute discretion, in the presence of the external auditors of UOB at Singapore Press Holdings Limited, 1000 Toa Payoh North, News Centre, Singapore 318994 or at such other venue as may be determined by UOB.

Draws	Spend Period	Lucky Draw Date
Draw 1	3 May 2012 – 12 May 2012	16 May 2012
Draw 2	13 May 2012 – 19 May 2012	23 May 2012
Draw 3	20 May 2012 – 26 May 2012	30 May 2012
Draw 4	27 May 2012 – 2 June 2012	6 June 2012
Draw 5	3 June 2012 – 9 June 2012	13 June 2012
Draw 6	10 June 2012 – 16 June 2012	20 June 2012
Draw 7	17 June 2012 – 23 June 2012	27 June 2012
Draw 8	24 June 2012 – 30 June 2012	4 July 2012
Draw 9	1 July 2012 – 7 July 2012	11 July 2012
Draw 10	8 July 2012 – 14 July 2012	18 July 2012
Draw 11	15 July 2012 – 21 July 2012	25 July 2012
Golden Draw	22 July 2012 – 31 July 2012	7 August 2012

- 4.2 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.
- 4.3 The winner will be notified by post and/or contacted via telephone based on the last known contact information from UOB's records. The result will be published in a major daily newspaper, to be determined at a later date, on or before 16 August 2012.

#### 5. Prizes

- 5.1 There shall be one winner per draw. Each winner will receive a 50-gram gold bar for draws 1 to 11 and the winner for Golden Draw will receive a 1-kilogram gold bar (each, a "Prize").
- 5.2 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. The Bank accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.
- 5.3 The Prize is neither transferable nor exchangeable for cash or otherwise, in full or in part. 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 Lucky Draw and/or redemption or use of the Prize.
- 5.4 The Prize must be claimed in Singapore on or before 15 October 2012. All unclaimed prizes will be forfeited. Any winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

- 5.5 UOB may, at any time without notice and without furnishing any reason in its sole and absolute discretion, substitute the Prize (or any component thereof) with any other item of similar value.

## **6. Obligations of Participation**

- 6.1 By participating in the Lucky Draw, the winner consents to the public disclosure of his/her name, identification/passport number and such other information and particulars, including photographs of the winner 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 for any future marketing effort by the UOB group of companies, 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 persons on any matter concerning the Lucky Draw.
- 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 Lucky Draw, these Terms and Conditions shall prevail.
- 7.4 The Prize is provided solely by the merchant, under such terms and conditions as determined by the merchant, and therefore, the Bank will not be responsible for the quality, merchantability or the fitness for purpose or any other implied term or condition with respect to the Prize. UOB also assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods offered in this Promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. UOB will not be responsible for any injury, loss or damage suffered as a result of the usage of the goods provided by the merchant.
- 7.5 Eligible Cardmembers' will be subjected accordingly to the terms and conditions of UOB Cardmember Agreement.

- 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 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.
- 7.8 These 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.