

**UOB EVERYONE EVERYDAY LUCKY DRAW PROMOTION**  
**TERMS AND CONDITIONS**

**1 Eligibility**

1.1 The United Overseas Bank Limited (“**UOB**”) **EVERYONE EVERYDAY LUCKY DRAW** (the “**Promotion**”) is open to all Eligible Cardmembers (as defined below) subject to the terms and conditions herein.

1.2 Subject to the provisions herein and in particular, Clause 1.3 below, the term “**Eligible Cardmembers**” or each “**Eligible Cardmember**” shall mean principal and supplementary holders of Eligible Cards (as defined below) whose credit/debit card accounts are valid, subsisting and in good standing as may be determined by UOB at its sole and absolute discretion.

“**Eligible Cards**” shall mean Visa, MasterCard, American Express, China Unionpay (CUP) and Japan Credit Bureau (JCB) credit cards and all UOB debit cards. For the avoidance of doubt, UOB Purchasing cards, Business cards, Multicurrency Corporate cards, Private Label cards and cards issued under UOB Travel accounts are not eligible for this Promotion.

1.3 Without limiting to the generality of this provision, the following persons are not eligible for the Promotion:

1.3.1 Directors or employees/staff of UOB

1.3.2 Employees/staff of UOB’s partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Promotion;

1.3.3 Principal cardmembers whose credit and/or debit accounts is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between 9 August 2014 and 31 October 2014 (both dates inclusive);

1.3.4 Persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them;

1.3.5 Persons whose credit and/or debit card accounts are not active, valid, subsisting 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 may be determined by UOB at its discretion; and

1.3.6 Any other persons as UOB may decide to exclude at its discretion without notice and without furnishing any reason.

For the avoidance of doubt, the termination of a supplementary cardmember’s account will not by itself disqualify the principal cardmember from the Promotion.

1.4 If Eligible Cardmember do not wish to participate in the Promotion, please kindly notify UOB of the same by 31 August 2014

## **2 Qualifying Period**

- 2.1 The qualifying period for this Promotion commences on 9 August 2014 and ends on 31 October 2014 (both dates inclusive) (the “**Qualifying Period**”).

## **3. Allocation of Chances**

- 3.1 One (1) lucky draw chance will be awarded to every Eligible Cardmember (except UOB One Card credit card) for every S\$10 charged to his/her Eligible Card in a single Transaction during the Qualifying Period.

For examples:-

- Three (3) lucky draw chances will be awarded to an Eligible Cardmember if he/she has charged \$38 to his/her Eligible Card in a single Transaction.
- No lucky draw chance will be awarded if an Eligible Cardmember performed one \$8 transaction and one \$2 transaction separately.

- 3.2 Two (2) lucky draw chances will be awarded to every Eligible Cardmember (except UOB One Card credit card) for every S\$10 spent charged to his/her Eligible Card in a single Transaction at participating merchants (as defined under Clause 3.11) during the Qualifying Period.

- 3.3 For Eligible Cardmember of UOB One Card, they will be awarded two (2) lucky draw chances for every S\$10 charged to his/her UOB One Card in a single Transaction and four (4) lucky draw chances for every \$10 charged to his/her UOB One Card in a single Transaction at participating merchants (as defined under Clause 3.11) during the Qualifying Period.

For examples:-

- Twelve (12) lucky draw chances will be awarded to an Eligible Cardmember of UOB One Card if he/she has charged \$61 to his/her UOB One Card in first transaction and two (2) lucky draw chances for the \$10 spend in 2nd transaction.
- Sixteen (16) lucky draw chances will be awarded to an Eligible Cardmember of UOB One Card if he/she has charged \$40 to his/her UOB One Card in a single Transaction at any participating merchant.

- 3.4 Lucky draw chances are computed and allocated daily based on the posting date of the Transaction.

- 3.5. Allocated lucky draw chances are cumulative, and entitles the Eligible Customers to participate in subsequent daily lucky draws provided that he/she has not win any of the prizes during the Qualifying Period.

For examples:

- Cardmember A who charged \$10 to his/her Eligible Card in a single Transaction and the Transaction is posted on 9 August 2014 will be entered into 9 August 2014 daily lucky draw and subsequent daily lucky draws.
  - Cardmember B who charged \$10 to his/her Eligible Card in a single Transaction and the Transaction is posted on 15 August 2014 will be entered into 15 August 2014 daily lucky draw and subsequent daily lucky draws. He/She will not be entitled to the daily draws on 9 to 14 August 2014.
- 3.6 “Transaction” shall mean each posted retail spend made locally or overseas in a single receipt (whether in Singapore Dollars or foreign currency) and shall exclude cash advances, balance transfers, funds transfers, annual fees, interest charges, late charges and fees, any amount brought forward from the last statement and any voided/cancelled/disputed/reversed transactions for any reason. UOB reserves the right to at any time in its absolute discretion to amend or vary this list for any reason without prior notification, and all Eligible Cardmembers shall be bound by these amendments or variations.
- 3.7 For the avoidance of doubt, Transaction made by a supplementary credit cardmembers in respect of the Promotion shall accrue to and will be combined with the Transactions made by relevant Eligible Cardmembers and the supplementary credit cardmembers are not personally eligible for the Promotion.
- 3.8 All Transactions must be posted and captured in UOB’s system during the Qualifying Period in order to qualify for the Promotion.
- 3.9 UOB is not responsible to ensure that the Transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa/AMEX/CUP/JCB Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a Transaction charged by the Eligible Cardmember(s) and/or his/her supplementary credit cardmembers being omitted from the allocation of chances by UOB during the Qualifying Period.
- 3.10 UOB maintains the right, at its absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated for the Promotion. UOB’s transaction records of all matters relating to this Promotion including but not limited to the total number of chances allotted to an Eligible Cardmember shall be final and

conclusive and binding on the Eligible Cardmember. No appeal, correspondence or claims will be entertained.

- 3.11 Participating merchants refer to Caltex, McDonald's, Coffee Bean & Tea Leaf, Giant, Metro, Zouk, Singtel, UOB Travel and Pan Pacific Hotels Group.

#### **4. Conduct of Draw**

- 4.1 Unless UOB notifies otherwise, the lucky draw for the daily winner will be conducted on 10 November 2014 and/or such other date(s) as UOB may determine at its discretion.
- 4.2 Each lucky draw will be conducted at 480 Toa Payoh Lorong 6, #25-01, HDB Hub East Wing, Singapore 310480 or such other venue/(s) as may be determined by UOB.
- 4.3 The lucky draw will be conducted in the presence of an external auditor of UOB.

#### **5. Prizes**

- 5.1 The prizes for the lucky draw are as follows:-

Qualifying Dates	Category	Prize Description	No. of prizes
9 Aug to 20 Aug	1 year worth of Food and Beverages	1 winner per day each wins S\$1,200 Mcdonald's Gift Certificate & S\$1,200 Coffee Bean & Tea Leaf vouchers	12
21 Aug to 7 Sep	1 year worth of Groceries	1 winner per day each win S\$2,400 worth of Giant Vouchers	18
8 Sep to 25 Sep	1 year of Lifestyle & Telecommunications	1 winner per day each win Zouk annual passes worth S\$4,680 and S\$500 worth of Singtel hello! Vouchers	18
26 Sep to 7 Oct	1 year worth of Petrol	1 winner per day each wins S\$2,400 worth of Caltex StarCash Card	12
8 Oct to 19 Oct	1 year worth of Shopping	1 winner per day each wins S\$2,400 worth of Metro Shoppers Cheques	12

20 Oct to 22 Oct	1 year worth of Travel	1 winner per day each wins S\$1,200 worth of UOB Travel vouchers, and a 2 nights staycation with buffet dinner for two person at PARKROYAL on Beach Road worth \$1,200	3
23 Oct to 25 Oct		1 winner per day each wins S\$1,200 worth of UOB Travel vouchers, and a 2 nights staycation with buffet dinner for two at PARKROYAL on Pickering worth \$1,200	3
26 Oct to 28 Oct		1 winner per day each wins S\$1,200 worth of UOB Travel vouchers, and a 2 nights staycation with buffet dinner for two at Pan Pacific Orchard, Singapore worth \$1,200	3
29 Oct to 31 Oct		1 winner per day each wins S\$1,200 worth of UOB Travel vouchers, and a 2 nights staycation with buffet dinner for two at Pan Pacific Singapore worth \$1,200	3

- 5.2 All winners will be notified in writing by ordinary post and by phone call based on Bank's record. The names of the winners will be announced on UOB's website and the overall results will also be publicized on the press advertisement at the end of the Promotion.
- 5.3 UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be ineligible or disqualified. UOB's decisions on this shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 5.4 The prizes stated above are neither transferable nor exchangeable for cash or otherwise. Any unused portion of the prize cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part.
- 5.5 UOB may, at any time without prior notice to the winner, in its discretion, substitute the prize with another prize of similar value.
- 5.6 Each Eligible Cardmember will only be eligible to win one (1) time for this Promotion. For the avoidance of doubt, if the Eligible Cardmember wins any of the prizes during the Qualifying Period, he/she shall not be entitled to participate in the lucky draw for the subsequent lucky draws for this Promotion.
- 5.7 All prices and values of the prize 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.

- 5.8 The prize is subject to the terms and conditions accompanying them.
- 5.9 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.
- 5.10 The winner needs to present proof of identification together with such other additional documents that UOB requires in order to collect the prize. Details of the method to claim the prize will also be set out in the notification letter.
- 5.11 The prize must be collected in person or by an authorised representative. The representative must present the original duly completed authorisation letter from the winner and both the winner's and representative's NRIC or passport at point of collection. If not, claimed by the indicated redemption letter, the prize will be forfeited.
- 5.12 If the prize is unclaimed by the due date or not won, the said prize will be forfeited (without any liability on the part of UOB to any of the winners whose prize was forfeited) and the said prize (to the equivalent value) shall be donated to such charitable organisation as shall be decided at the sole and absolute discretion of UOB.
- 5.13 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the prize, UOB reserves the right to forfeit/reclaim the prize at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its absolute discretion and which said person shall then be the winner.
- 5.14 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. UOB's determination of the substituted prize shall be final, conclusive and binding. No correspondence or claims will be entertained.

## **6. Participation and Personal Data**

- 6.1 By participating in the Promotion, participating Eligible Cardmembers agree 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 from the Promotion.
- 6.2 By participating in the Promotion, participating Eligible Cardmembers 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 lucky draw, announcing/publicity of the winners of the lucky draw (including having the participant's photo

taken/published), contacting the participant regarding the foregoing, and all purposes and promotions incidental to the Promotion.

- 6.3 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 this Promotion at his/her own costs.

## 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 UOB shall not be liable in any manner whatsoever for any loss to or expenses, of any Eligible Cardmember or any other person in connection with this Promotion, howsoever arising including without limitation, any error in computing any chances, any breakdown or malfunctions in any computer system or equipment.
- 7.3 UOB assumes no liability or responsibility and will not be liable or responsible for any defects, quality, merchantability, the fitness or any other aspect of the Prize or goods or services offered in the Promotion or the acts or defaults of the manufacturer, merchant, agent, supplier or service provider of the Prize or defects or deficiency in the Prize or goods or services offered in the Promotion.
- 7.4 UOB is not an agent of the manufacturer, merchant, agent, supplier or service provider. Any dispute must be resolved directly with the manufacturer, merchant, agent, supplier or service provider. The manufacturer, merchant, agent, supplier or service provider may impose conditions for the redemption of the Prizes or the goods or services.
- 7.5 Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its 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, and all participants shall be bound by these amendments.
- 7.6 Participation in the Draw is subject to these terms and conditions stated herein. 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 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.

- 7.7 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 term of such agreement.
- 7.8 These Terms and Conditions shall be governed by the laws 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 Singapore Courts.

United Overseas Bank Limited Co. Reg No. 193500026Z