



## UOB Business Loan Lucky Draw Promotion (1<sup>st</sup> October 2018 to 31<sup>st</sup> December 2018)

### Terms and Conditions

#### 1 Eligibility for Promotion

1.1 The “UOB Business Loan Lucky Draw Promotion” (“**Promotion**”) is from 1<sup>st</sup> October 2018 to 31<sup>st</sup> December 2018 (both dates inclusive) (“**Promotion Period**”) and is open to all non-individual customer(s) (“**Customer(s)**”) of United Overseas Bank Limited (“**UOB**”) who successfully met the “**Eligibility Criteria**” (refer to clause 1.3 below) from the Business Banking Segment of UOB during the Promotion Period.

1.2 “**UOB Business Loan**” refers to:-

- a) BizMoney Loan; OR
- b) SME Working Capital Loan; OR
- c) SME Working Capital Loan & BizMoney Bundle.

1.3 “**Eligible Criteria**” refers to:-

- a) Customers that have successfully obtained “**UOB Business Loan**” with UOB Business Banking Singapore during the Promotion Period.

UOB Business Loan is deemed successfully obtained when:-

- i. UOB Business Loan is Accepted within the Promotion Period; **AND**
- ii. UOB Business Loan is Disbursed within the Promotion Period

#### **AND**

- b) Total UOB Business Loan Limit is at least \$150,000

#### **AND**

- c) Meets the pricing and fees as determined by the Bank for each UOB Business Loan

1.4 Notwithstanding clause 1.3 above, the following Customer(s) shall not be eligible for the Promotion:-

- a) Customers whose UOB account is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;

- b) Customers which face legal proceedings of any nature or have any legal proceedings of any nature threatened against them; and
- c) Customers which UOB decide from time to time, to exclude at its discretion without notice and without furnishing any reason, at any time.

## 2 “Prize(s)”

2.1 Prizes will be accorded in accordance with the following table,

Prize	Prize Description	Worth
1st	1 pair of SQ Business Class tickets to Japan	\$11,000 (inclusive of taxes)
2nd	4D3N stay at Club Med Maldives Kani	\$4,600 (inclusive of taxes)
3rd	Dining for 10 persons at Tong Le Private Dining	\$2,200 (inclusive of taxes)
4 <sup>th</sup> - 5 <sup>th</sup>	iPhone XS 64GB	Approximately \$1,650
6 <sup>th</sup> - 7 <sup>th</sup>	Rimowa Check-In Luggage L	Approximately S\$1,200
8 <sup>th</sup> - 10 <sup>th</sup>	Imperial Treasures Vouchers	S\$800
11 <sup>th</sup> - 15 <sup>th</sup>	Nespresso Latissimo One Machine	S\$448

\*T&Cs for the prizes may apply, refer to clause 5.6

## 3 The Lucky Draw

3.1 Under the Promotion, each Customer which meets the Eligibility Criteria shall be enrolled in the **“Lucky Draw”**

3.2 Each Customer is

- a) only entitled to one winning chance **AND**
- b) cannot win more than once

3.3 The Lucky Draw will be held on 8<sup>th</sup> February 2019 and conducted electronically under the presence of an external public accountant.

3.4 There will be a total of 30 draws ranked in ascending order,

- a) The first 1 to 15 will be the **“Official Winner”** and will be entitled to a Prize each.
- b) The following 16 to 30 will be the **“Backup Winner”**.

Collectively known as “**Winner(s)**”

- c) Eligible Customer(s) and Winners are required to provide their full particulars, including their full NRIC/Passport/Unique Entity Number for the purpose of participation in and verification, audit, marketing, publication of the results of the Lucky Draw. This includes and is not limited to publication of Winner name, NRIC/Passport/Unique Entity Number, disclosure of all relevant documents to an external accountant, auditors, professional advisers and redemption center for verification, audit and fulfilment purposes, disclosure as required by applicable laws, regulations, notifications, requests or requirements by any court of competent jurisdiction or of any governmental, supervisory, regulatory or self-regulatory body. Failure to do so results in disqualification from the Promotion and the Lucky Draw.

3.5 Official Winners of the Lucky Draw will be notified of their “**Prize**” (Refer to Prizes) within 2 days after the Lucky Draw

3.6 In the event that an Official Winner is uncontactable within 2 working days after the Lucky Draw, the Prize will be forfeited and given to the next Winner as determined by their ranking in the results of the Lucky Draw.

I.e. if Winner B forfeits his Prize,

Winners	Rank	Original Prize	Amended Prize
...	...	...	...
Winner A	13	Prize 13	Prize 13
Winner B (Forfeited)	14	Prize 14	Forfeited
Winner C	15	Prize 15	Prize 14
Winner D	16	NA	Prize 15
Winner E	17	NA	NA
...	...	...	...

3.7 Results of the Lucky Draw will be published on UOB Business Loan Webpage latest by 18<sup>th</sup> February 2019 (<https://www.uob.com.sg/business/finance/business-bundle-loan.page>)

#### 4 **Redemption**

4.1 Redemption letters will be sent out latest by 28<sup>th</sup> February 2019 detailing the documents needed, timeline and process for redemption.

4.2 All Prizes which are not won or remain unclaimed after two (2) months of the announcement of the Winners (18<sup>th</sup> February 2019) will be forfeited.



4.3 In the event stated in clause 4.2, Prize will be given to the next Winner that has not yet received a Prize.

## **5 General Terms and Conditions**

5.1 Subject to these terms and conditions for the Promotion, the Prize is not transferable, refundable, replaceable, or exchangeable in full or in part for cash, credit, products, privileges or any other form of payment in kind. UOB reserves the right to replace the Prize with another item of similar value or to amend the value of the Prize, without giving any reason or prior notice or assuming any liability to any person.

5.2 Participation in the Promotion is subject to the terms and conditions set out herein. Notwithstanding anything to the contrary, UOB may at its discretion change or add to any of these terms and conditions of the Promotion, including but not limited to changing the Promotion Period, changing the date of the Lucky Draw, the type and value of the Prize, or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person. UOB's determination of all matters in connection with the Promotion and Prize shall be final, binding and conclusive. No appeal, correspondence or claim will be entertained. UOB has the sole right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Prize.

5.3 All the prevailing terms and conditions governing UOB Business Loan shall continue to apply, and shall be read together with these terms and conditions for the Promotion set out herein. In the event of any conflict or inconsistency between these terms and conditions for the Promotion, any of the prevailing terms and conditions governing UOB Business Loan, and any terms set out in any marketing material prepared for the Promotion, the terms and conditions for the Promotion shall prevail only to the extent of the matters relating to this Promotion. While all information provided herein is believed to be correct and reliable at the time of posting or publishing online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

5.4 By participating in the Promotion, each Customer agrees 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 the Customer being disqualified from the Promotion.

5.5 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.

5.6 UOB assumes no liability or responsibility and will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred in connection with or arising out of the redemption or usage of the Prize set out herein, howsoever arising. UOB is not an agent or supplier of the



Prize, or goods and services obtained with the Prize, and is not liable for any claims from any parties in relation thereto, and is not liable or responsible for any defects, the quality, merchantability or the fitness for any purpose or any other aspect of the Prize or any goods or services provided by the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption or use of the Prize.

5.7 These terms and conditions are governed by the laws of Singapore, and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore courts.

5.8 Except where the context otherwise requires, words denoting the singular include the plural, and vice versa.