

**SINGTEL-UOB PLATINUM CARD
TRANSFORM THE WAY YOU LIVE LUCKY DRAW 2008
TERMS AND CONDITIONS**

1. Eligibility

1.1 Subject to Clause 1.2, the SINGTEL-UOB PLATINUM CARD TRANSFORM THE WAY YOU LIVE LUCKY DRAW (the "Lucky Draw") is open to all eligible principal cardmembers of SingTel-UOB Platinum Card (collectively "Principal Cardmembers" or each a "Principal Cardmember") which are valid, subsisting and in good standing as may be determined by United Overseas Bank Limited ("UOB") at its sole and absolute discretion, and are existing customers of good standing with SingTel (the "collectively Eligible Cardmembers or each an "Eligible Cardmember").

1.2 The following are not eligible for the Lucky Draw:

- a. employees and their immediate families of UOB, Far Eastern Bank Limited and its subsidiaries;
- b. employees and their immediate families of SingTel Group and its subsidiaries;
- c. employees of advertising and promotion agencies engaged by UOB and any other persons involved in organizing, promoting and/or conducting the Lucky Draw;
- d. Principal Cardmembers whose accounts are terminated between 10 November 2007 and the Draw Date (both dates inclusive);
- e. persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
- f. any other person as UOB may decide to exclude at its sole and absolute discretion and without notice and without furnishing any reason.

2. Qualifying Period

2.1 "Qualifying Period" for the Lucky Draw means the period 10 November 2007 to 31 January 2008 (both dates inclusive).

3. Draw Date

3.1 The Lucky Draw will be conducted on **5 March 2008** in the presence of UOB's internal auditors, or on such other dates as UOB may decide at its sole and absolute discretion ("the Draw Date").

4. Allocation of Lucky Draw Chances

4.1 One (1) Lucky Draw chance will be allocated to each Eligible Cardmember with every S\$50 charged during the Qualifying Period on his/her SingTel-UOB Platinum Card. Lucky Draw chances are allocated based on accumulative amount spent per month, rounded down to the nearest multiples of S\$50.

Ten (10) Lucky Draw chances will be allocated for new principal cardmember of SingTel-UOB Platinum Card who have submitted their application with full documents during the Qualifying Period and approved by 15 February 2008.

- 4.2 Termination of a supplementary cardmember's account will not disqualify the Eligible Cardmember from the Lucky Draw and the benefit of all charges incurred by a supplementary cardmember in respect of the Lucky Draw shall accrue to the Eligible Cardmember.
- 4.3 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/VISA Acquiring Merchants, merchant establishments, VISA 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/her supplementary cardmember(s) as being omitted from the allocation of chances by UOB during the Qualifying Period.
- 4.4 The transaction records of UOB and the total number of Lucky Draw chances allocated to an Eligible Cardmember shall be final and conclusive.
- 4.5 Annual fee charges, interest charges, late payment charges, finance charges, cash advance, balance transfers and other miscellaneous fees and charges will not be taken into account for the purpose of calculating the spend amount of S\$50 for awarding the chances for the lucky draw.
- 4.6 UOB reserves the right to draw reserve-winning chances to replace any winner(s) subsequently found to be disqualified.

5. Prizes

- 5.1 There shall be 3 winners for the Lucky Draw.
- 5.2 Each winner will be entitled to the prize of a "SINGTEL-UOB PLATINUM TRANSFORM THE WAY YOU LIVE LUCKY DRAW" package worth more than \$30,000 ("Prize").
- 5.3 The PRIZE consists of :-
 1. SingTel: 2-year subscription on mio Plan worth \$69.29 per month
 2. SingTel: 2 free mio TV Video On Demand per month for 6 months.
 3. One Bang & Olufsen (B&O) BeoVision 8 TV (32 inch) worth \$7500 with Beo4 Remote Control worth \$500
 4. One Bang & Olufsen BeoSound 9000 Music System worth \$9000
 5. One Bang & Olufsen BeoCom 6000 Cordless Phone worth \$1250
 6. One set of Bang & Olufsen BeoLab 4000 Speakers worth \$4000
 7. One OSIM iSymphonic Massage Chair worth \$4980
 8. One OSIM iPamper worth \$188
 9. One Lenovo ThinkPad T61 worth \$3000
 10. One SONY ERICSSON T650i Handset worth \$798
- 5.4 Prizes do not include delivery, installation charges or any other related costs and expenses.
- 5.5 The Prize is neither transferable nor exchangeable for cash or otherwise.
- 5.6 UOB may, at any time without notice in its sole and absolute discretion, substitute the Prize (including any component thereof) with another prize of similar value.
- 5.7 UOB does not confirm or guarantee the accuracy of the retail amount of the Prize as such amount may vary between the Qualifying Period and the Draw Date or thereafter.

- 5.8 The winner will be notified by post and/or telephone based on the last known information on UOB records within two (2) weeks from the Draw Date.
- 5.9 All unclaimed prizes within two (2) months from the date of notification will be forfeited. Any winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

6. General

- 6.1 UOB's decisions on all matters relating to the Lucky Draw are final and binding on Eligible Cardmembers. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Lucky Draw.
- 6.2 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 Eligible Cardmembers shall be bound by these amendments.
- 6.3 It is a condition precedent for participation in the Lucky Draw that the winner consents to the public disclosure of his/her name, identification/passport number and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the 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.
- 6.4 In the event of any inconsistency between the 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.
- 6.5 These Terms and Conditions shall be governed by the laws 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 Singapore courts.
- 6.6 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.