



UOB Cards Take You Well Beyond First Class Campaign

TERMS AND CONDITIONS

Eligibility

- 1.1 Subject to Clause 1.2, the **UOB Cards Take You Well Beyond First Class Campaign** (“the Lucky Draw”) is open to all eligible principal cardmembers of UOB Credit and Debit Cards (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 (collectively “Eligible Cardmembers or each and “Eligible Cardmember”).

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.

- 1.2 The following are not eligible for the Draw :
- 1.2.1 Directors and employees of UOB
 - 1.2.2 Employees 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 25 March 2008 and the Draw Date (both dates inclusive);
 - 1.2.4 Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and;
 - 1.2.5 Persons below the age of 21 years as at 31 October 2008;
 - 1.2.6 Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by UOB at its sole and absolute discretion

Qualifying Period

- 2.1 “Qualifying Period” for the Lucky Draw means the period commencing 25 March 2008 to 30 September 2008 (both dates inclusive).
- 2.2 “Qualifying Month” for the Lucky Draw are :

Month 1: 25 March – 30 April 2008
Month 2: 1 May – 31 May 2008
Month 3: 1 June – 30 June 2008
Month 4: 1 July – 31 July 2008
Month 5: 1 August – 31 August 2008
Month 6: 1 September – 30 September 2008



3. Allocation of Lucky Draw Chances

- 3.1 To qualify for the Lucky Draw, Eligible Cardmembers need to make a minimum retail spend of S\$500 per month and Ten (10) chances will be automatically allotted once the S\$500 spend is met. Retail spend excludes annual fees, reversals and finance transactions.
- 3.1.1 One (1) Lucky Draw chance will be allotted to every Eligible Cardmember for every subsequent S\$50 retail spend between 25 March 2008 till 30 September 2008.
- 3.2 Additional Ten (10) Lucky Draw chances will be allotted for every S\$5,000 retail spend within the Qualifying Month.
- 3.3 Two (2) Lucky Draw chances will be allotted for every S\$50 overseas retail spend made during the Qualifying Month.
- 3.4 Two (2) Lucky Draw chances will be allotted for every \$50 unpaid statement balance for Statement of Accounts for the months from April 2008 to August 2008 (both inclusive).
- 3.5 Three (3) Lucky Draw chances will be allotted for every S\$50 cash advance withdrawal.
- 3.6 Five (5) Lucky Draw chances will be allotted for every successful billing organization enrolled under the Bill Payment Service.
- 3.6.1 All applications of the Bill Payment Service must reach UOB by 30 September 2008 and be approved by UOB and the relevant billing organization(s) by 10 October 2008. UOB accepts no liability for any late approval of the Bill Payment Service due to insufficient or incomplete documents submitted by Cardmembers or delay in response from the Cardmembers or whatsoever reasons.
- 3.6.2 Terms and conditions pertaining to Bill Payment Service apply.
- 3.7 Ten (10) Lucky Draw chances will be allotted for successful enrollment of SmartPay and Interest Free Loan.
- 3.7.1 Valid for all approved SmartPay and Interest-Free Loan applications received from 25 March 2008 to 30 September 2008.
- 3.7.2 In the event of any early termination of the SmartPay transaction or Interest-Free Loan, UOB reserves the right to forfeiture all accompanying chances earned. All terms and conditions pertaining to SmartPay and Interest-Free Loan apply.



- 3.8 Ten chances (10) will be allotted for every \$500 transferred based on the total approved amount (inclusive of processing fee(s), if any) of each successful funds transfer application.
- 3.8.1 Valid for all approved Funds Transfer application received from 25 March to 30 September 2008.
- 3.8.2 In the event of any early repayment and/or funds transfer account closure before the expiry of Funds Transfer promotional period, UOB reserves the right to forfeiture all accompanying chances earned at its sole discretion. All terms and conditions pertaining to Funds Transfers apply.
- 3.9 Ten (10) chances will be allotted for each successful applicant of the UOB Visa Infinite, Empire World MasterCard for Business, Visa Signature, Lady's Solitaire and AUDI Platinum Cards account open from 25 March 2008 to 31 August 2008. Each successful applicant who becomes an Eligible Cardmember must then make a minimum transaction of S\$50 with the credit card on or before 30 September 2008.
- 3.10 UOB shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard/Visa/JCB Acquiring Merchants, merchant establishments, VISA International Incorporated, Master Card 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.
- 3.11 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.

4. Draw Date

- 4.1 Unless UOB notifies otherwise, the Lucky Draw will be conducted on 31 October 2008 or such other dates as UOB may determine at their sole and absolute discretion ("the Draw Date"), 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.
- 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.

5. Prize

- 5.1 There will be one (1) AUDI R8 (the "Prize") to be given away in the Lucky Draw.



The Prize must be registered in the winner's name and will be delivered to the winner on 28 February 2009 or such other date to be determined at the sole and absolute discretion of UOB.

The winner shall not sell the Prize to anybody or advertise the sale of the Prize until duly registered in the winner's name.

The Prize will be in silver color and it does not include the cost of COE, registration, road tax, insurance, IU and radio license fee.

The color of the Prize shown on all printed materials makes no representation of the actual Prize.

Specification of the Prize is fixed with no alteration allowed.

- 5.2 The Prize is neither transferable nor exchangeable for cash or otherwise. 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.
- 5.3 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 newspapers on or before 11 November 2008.
- 5.4 The Prize must be claimed in Singapore on or before 30 April 2009. 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 of similar value.

6. Participation

- 6.1 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 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.



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 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.
- 7.3 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 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.
- 7.5 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.