

UOB Business Banking Lucky Draw (1 August to 30 November 2014) (“Promotion”)

Terms and Conditions

1. DEFINITIONS

The terms:

- 1.1. “**Account**” means UOB BizTransact Account
- 1.2. “**Customer**” means any Eligible Customer and/or Invited Customer
- 1.3. “**Promotion Period**” means 1 August to 30 November 2014 (both dates inclusive).
- 1.4. “**Fresh Funds**” means
 - i) funds in the form of non UOB/FEB cheques;
 - ii) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or
 - iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.5. “**FEB**” means Far Eastern Bank Limited.
- 1.6. “**UOB**” means United Overseas Bank Limited.
- 1.7. A “**Month-End**” means the last day of each calendar month in the Promotion Period (i.e. 31 August 2014, 30 September 2014, 31 October 2014 and 30 November 2014 respectively).

2. ELIGIBILITY FOR PROMOTION

This Promotion is only applicable to the following customer(s):

(a) eligible customers (“**Eligible Customers**”) who:

- i) are Non-individual customer(s) who have successfully opened an Account with UOB or FEB during the Promotion Period; and
- ii) have deposited Fresh Funds into the said Account during the Promotion Period.

AND

(b) invited customers (“**Invited Customers**”) who:

- i) are selected non-individual customer(s) of UOB Business Banking segment who have an existing Account (or converted any other existing account with UOB into the Account) during the Promotion Period and have been invited by UOB (in its discretion) to participate in the Promotion; and
- ii) have deposited Fresh Funds into the said Account during the Promotion Period.

3. THE PROMOTION

3.1. FX GIFT

3.1.1. Under this Promotion, each Eligible Customer or Invited Customer who enters into **Qualifying FX Contract(s)** during the Promotion Period, and where the cumulative sum of the currencies purchased or sold under such contracts is at least S\$200,000, or its foreign currency equivalent (“**Successful FX Customer**”) will also qualify to receive a SHARP Plasmacluster Air Purifier (FU-Z31E-W) (“**Gift**”)

3.1.2. A “**Qualifying FX Contract**” means any contract(s) which an Eligible Customer or Invited Customer has entered into with UOB, for the purchase or sale of any foreign currency.

3.1.3. A redemption letter (“**Redemption Letter**”) for the Gift will be mailed to the Successful FX Customers within one (1) month after the Promotion Period to the FX Customer’s last known address with UOB.

3.1.4. Details of the redemption/ collection will be set out in the Redemption Letter.

3.1.5. Original Redemption Letter and proper identification must be presented at the point of collection/redemption.

3.1.6. Limited to one Gift per Successful FX Customer irrespective of how many FX Contract(s) entered with UOB, and while stocks last.

3.1.7. The Gift offered under the Promotion is not exchangeable for cash, credit, other products or privileges in full or in part and is not refundable or replaceable. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Gift with other items of similar value. UOB’s determination of the substituted Gift shall be final, conclusive and binding.

3.1.8. If a Successful FX Customer is subsequently found to be ineligible or disqualified for any reason or if that Customer fails to redeem the Gift in accordance with the stipulated terms and conditions, UOB reserves the right to subsequently withdraw the Gift, and/or (if already awarded) deduct from the Winner’s accounts with UOB, sums equivalent to the value of the Gift. No payment or other compensation will be given to a Winner whose Gift is withdrawn.

3.1.9. If you do not wish to participate in the Promotion, you may opt out from participating by completing the opt out form at www.uob.com.sg/win

By participating in this Promotion to receive the Gift, the Successful FX Customer is deemed to have:

- (a) obtained the consent of its shareholders, beneficial owners, directors, employees, guarantors and authorised representatives (“Relevant Individual”) 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 Successful FX Customer , announcing/publicity of the Promotion (including having the Relevant Individual ‘s photo taken/published), contacting the Relevant Individual regarding the foregoing, and all purposes and promotions incidental to the Promotion.
- (b) consented and obtained the consent of the Relevant Individual to UOB using the name, identification/passport number, pictures/photographs of the Relevant Individual (or the Successful FX Customer as the case may be) and such other information for print advertisements or other publicity materials; and the Successful FX Customer (s) agree to co-operate with UOB for its publicity purposes without any compensation whatsoever and in such manner as UOB deems fit.

3.2. Lucky Draw and Prizes

3.2.1. Under this Promotion, Eligible Customers and Invited Customers qualify to participate in a lucky draw (“**Lucky Draw**”) subject to the following terms and conditions.

- (a) In respect of an Eligible Customer, the Eligible Customer must have maintained at least S\$80,000 in the said Account as at a Month-End; where eight (8) chances (“**Chances**”) will be awarded for every S\$80,000 maintained in the said Account as at Month-End.

The following table illustrates how Chances are being awarded to an Eligible Customer under the Promotion and the examples given are merely for illustration purposes only:

	August 2014	September 2014	October 2014	November 2014	Total number of chances by end of Promotion Period
Month-end balance	S\$80,000	S\$160,000	S\$70,000	S\$100,000	
Number of Chances awarded	8	16	0	8	32

- (b) In respect of an Invited Customer, the Invited Customer must have maintained a monthly incremental balance of at least S\$80,000 in Fresh Funds; where a monthly incremental balance will be calculated as the said Account balance in Fresh Funds as at a Month-end, less the day-end balance in the said Account as at 31 July 2014. Eight (8) chances (“**Chances**”) will be awarded for every monthly incremental balance of S\$80,000 in Fresh Funds.

The following table illustrates how Chances are being awarded to an Invited Customer under the Promotion and the examples given are merely for illustration purposes only:

	July 2014	August 2014	September 2014	October 2014	November 2014	Total number of chances by end of Promotion Period
Month-end balance	S\$80,000	S\$80,000	S\$160,000	S\$160,000	S\$240,000	
Incremental balance between 31 July 2014's day-end balance and Month-end balance	-	S\$0	S\$80,000	\$80,000	\$160,000	
Number of Chances awarded	-	0	8	8	16	32

3.3.3. Without limiting the generality of the above, the following persons shall not be eligible for the Draw:

- (a) Directors or employees/staff of UOB or any of UOB's subsidiaries during the Promotion Period and their immediate family members;
- (b) Employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Lucky Draw and their immediate family members;
- (c) Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;
- (d) Persons who during the Promotion Period face legal proceedings of any nature or have any legal proceedings of any nature threatened against them;

3.3.4. Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any reason, to determine the eligibility of the Participants to participate in the Draw.

- 3.3.5. The total number of Chances awarded to the respective Eligible Customer and/or the Invited Customer will be converted to the number the times their respective Account number will be entered for the Lucky Draw.
- 3.3.6. Notwithstanding the foregoing, UOB has the absolute discretion to effect any adjustment, forfeiture or disqualification of the Chances awarded for the Lucky Draw. UOB's determination of the award shall be final and conclusive.
- 3.3.7. The Lucky Draw will be conducted on 15 December 2014 at a venue and at a time determined by UOB.
- 3.3.8. The prizes for the Lucky Draw are as follows:
- 1st Prize: S\$88,888 cash
 - 2nd Prize: Return flight for 2 on Singapore Airlines to Milan, 4D3N accommodation at Bvlgari Hotels & Resorts Milano and a Ferrari driving experience on the Monza Racetrack
 - 3rd – 5th Prize: Michelin Star dining, up to 4 persons at Joël Robuchon Restaurant, valued up to S\$1,000++.
 - 6th – 49th Prize: One (1) Samsung GALAXY Tab 4 (8.0") 16GB LTE with a Valore 4-in-1 Stylus Pen
(each a "**Prize**" and collectively the "**Prizes**")
- 3.3.9. During this Lucky Draw, forty-nine (49) Customers' Account numbers will be drawn at random, and each such Customer will be ranked accordingly (each a "Winner" and collectively the "Winners"). The Winners will be verified by an external auditor.
- 3.3.10. Each Winner will receive a Prize based on their ranking (see clause 3.3.8). No Winner may receive more than one Prize.
- 3.3.11. The Account of the Winners must be valid, existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by UOB in its discretion, at the time of claiming the Prize, failing which, the Prize will be forfeited.
- 3.3.12. If a Winner is subsequently found to be ineligible or disqualified for any reason or if that Winner fails to claim the Prize in accordance with the stipulated terms and conditions, UOB reserves the right to subsequently withdraw the Prize, and/or (if already awarded) deduct from the Winner's accounts with UOB, sums equivalent to the value of the Prize. No payment or other compensation will be given to a Winner whose Prize is withdrawn.
- 3.3.13. It is the responsibility of the Winner to ensure that they possess all necessary travel documentation (including valid passports and visas) for the purposes of enjoying the 2nd Prize. The Winner shall be responsible for their meals, transportation, travel insurance, daily expenses, and other incidental arrangements made in connection with their enjoyment of the 2nd Prize. All costs incurred in connection with the above shall not be borne by UOB.
- 3.3.14. UOB reserve the discretion to change the Lucky Draw mechanics without giving prior notice or reason. UOB may appoint any party as we deem fit as the external auditor for the Lucky Draw.
- 3.3.15. The Lucky Draw is authorized under the Singapore Lucky Draw reference number LD/1162/2014.

- 3.3.16. Each Winner will be notified by post by 20 December 2014, and such notification letter (“Notification Letter”) will be mailed to each Winner’s last known mailing address with UOB.
- 3.3.17. The Notification Letter will set out the procedures in which the Winners have to follow in order to claim the Prizes. The Winners must claim the Prizes on such other terms and conditions as may be imposed by the merchant, agent, supplier or service provided of the Prizes and as may be set out in the Notification Letter. Prizes which remain unclaimed and/or unused by the stipulated date will be forfeited.
- 3.3.18. The 1st Prize (as indicated in clause 3.3.8) will be credited into the Winner’s Account within one (1) month from 20 December 2014.
- 3.3.19. For the 2nd to 49th Prize (as indicated in clause 3.3.8), the Winner must appoint a maximum of two (2) nominees, and provide to us (by 7 January 2015) all details of the nominee(s) (including but not limited to their names, identification / passport numbers, and contact numbers) as required in the nomination form supplied with the Notification Letter. Failure to comply may result in the Prize being forfeited.
- 3.3.20. By participating in the Promotion and Lucky Draw, the Winner agrees 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 for the Lucky Draw and to receive the Prize.
- 3.3.21. **If you do not wish to participate in the Promotion and Lucky Draw, you may opt out from participating by completing the opt-out form at www.uob.com.sg/win**

By participating in the Promotion and Lucky Draw, the Winner is further deemed to have:

- (a) obtained the consent of its shareholders, beneficial owners, directors, employees, guarantors and authorised representatives (“Relevant Individual”) 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 Winner, conducting the Lucky Draw, announcing/publicity of the Winners of the Draw (including having the Relevant Individual’s photo taken/published), contacting the Relevant Individual regarding the foregoing, and all purposes and promotions incidental to the Lucky Draw.
- (b) consented and obtained the consent of the Relevant Individual to UOB using the name, identification/passport number, pictures/photographs of the Relevant Individual (or the Winner as the case may be) and such other information for print advertisements or other publicity materials; and the Winner(s) agree to co-operate with UOB for its publicity purposes without any compensation whatsoever and in such manner as UOB deems fit.

4. General

- 4.1. UOB will not be liable for any failure or delay in any of the receipt of the Notification Letter and/or Redemption Letter; or if the Notification Letter, Redemption Letter, Prize and/or Gift expires, gets lost, misplaced, tampered with, defaced, stolen, damaged or misdirected. Any Notification Letter, Redemption Letter, Prize or Gift that is expired, lost, misplaced, tampered with, defaced, stolen, misdirected or damaged is strictly non-replaceable.

- 4.2. No payment or compensation whether in cash, credit or kind is payable for any unredeemed/uncollected Prize / Gift or for any Notification Letter / Redemption Letter/ Prize / Gift that is lost, damaged, misplaced, stolen , expired, misdirected or damaged.
- 4.3. UOB reserves the right to replace the Prize/Gift with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 4.4. UOB assumes no liability or responsibility for the acts or defaults of the merchant, supplier or manufacturer or defects in, quality or any other aspect of the Prizes/Gift, or for any injury, loss, damage, cost or expenses in connection with or arising out of the redemption or usage of the Prizes/Gift.
- 4.5. UOB is not an agency of the merchant, supplier or manufacturer. Any dispute about the quality or service standard of the Prizes/Gift must be resolved directly with the merchant, supplier or manufacturer.
- 4.6. The merchant, supplier or manufacturer may impose conditions for the redemption or use of the Prizes/Gift.
- 4.7. All prices and values of the Gift and/or 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. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.
- 4.8. Prizes and/or Gifts offered under the Promotion are not exchangeable for cash, credit, other products or privileges in full or in part and is not refundable or replaceable. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Prize and/or Gift with other items of similar value. UOB's determination of the substituted Prize and/or Gift shall be final, conclusive and binding.
- 4.9. Prevailing Terms of the UOB BizTransact shall continue to apply and be binding on the Customers. Refer to uob.com.sg/bb for the full Terms.
- 4.10. Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, change or add to any of the above terms and conditions including, but not limited to, changing the Promotion Period, or withdrawing the Promotion, at any time without giving any reason or prior notice or assuming any liability to any person.
- 4.11. UOB's determination of all matters in connection with the Promotion shall be final, conclusive and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Winner / Successful FX Customer have met all the requirements of the Promotion and/or to receive the Prizes/Gift.