

TERMS AND CONDITIONS GOVERNING THE UOB MASTERCARD® TRANSIT WEEKLY LUCKY DRAW PROMOTION

1.1. Definitions

“**Eligible Card**” shall mean any UOB Mastercard credit and/or debit card that comes with Mastercard contactless function, and which card account is valid, subsisting and in good standing as may be determined by UOB at its sole and absolute discretion. 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 Cards for this Promotion.

“**Eligible Cardmember**” shall mean a **principal holder** of any Eligible Card.

“**Eligible Transaction**” : (i) means any Mastercard contactless transactions for payment of local public train and bus rides in Singapore which is successfully charged to the Eligible Card, captured and posted in UOB’s systems; (ii) does not include 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; and (iii) includes or excludes any other transactions as UOB may in its absolute discretion decide,

“**Promotion**” shall mean the UOB Mastercard Transit Weekly Lucky Draw promotion.

“**UOB**” shall mean United Overseas Bank Limited and includes any successor or assign thereof.

1.2. Eligibility

- (1) Subject to the terms and conditions herein (“Terms and Conditions”), Eligible Cardmembers who have:
 - (i) successfully registered for the Account-based Ticketing Pilot; and
 - (ii) made at least one (1) Eligible Transaction,are eligible for this Promotion.

- (2) Without limiting to the generality of the above, the following persons are not eligible for the Promotion:
 - (i) Directors or employees/staff of UOB
 - (ii) Employees/staff of UOB’s partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Promotion;
 - (iii) Cardmembers whose UOB credit and/or debit accounts is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between 20 March 2017 and 31 August 2017 (both dates inclusive);
 - (iv) Persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - (v) Persons whose UOB 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;
 - (vi) Supplementary cardmembers of the Eligible Card; and
 - (vii) 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.

2 Qualifying Period

2.1 The weekly qualifying periods for this Promotion are as follows (each a "Weekly Qualifying Period"):

	Weekly Qualifying Periods	Number of winners	Draw Date	Prize Awarding Date
Week1-2	20 Mar – 1 Apr 2017	2	28 Apr 2017	By 30 Jun 2017
Week 3	2 Apr – 8 Apr 2017	1		
Week 4	9 Apr – 15 Apr 2017	1		
Week 5	16 Apr – 22 Apr 2017	1		
Week 6	23 Apr – 29 Apr 2017	1	9 Jun 2017	By 31 Aug 2017
Week 7	30 Apr – 6 May 2017	1		
Week 8	7 May – 13 May 2017	1		
Week 9	14 May – 20 May 2017	1		
Week 10	21 May – 27 May 2017	1		
Week 11	28 May – 31 May 2017	1		

3. Allocation of Chances

- 3.1 Lucky draw chances are awarded for each Weekly Qualifying Period on the following basis - each Eligible Cardmember will be awarded one (1) lucky draw chance for each Eligible Transaction made to his/her Eligible Card during that Weekly Qualifying Period.
- 3.2 There is no minimum amount required for each Eligible Transaction.
- 3.3. Lucky draw chances are not cumulative, lucky draw chances awarded in a Weekly Qualifying Period can only be used in the draw for that Weekly Qualifying Period, and cannot be used in the draws for any other Weekly Qualifying Periods.
- 3.4. For the avoidance of doubt, transactions made by a supplementary cardmember shall accrue to the Eligible Cardmember to qualify as an Eligible Transaction for the purposes of this Promotion.
- 3.5. All Eligible Transactions must be posted and captured in UOB's system during the Weekly Qualifying Period in order to qualify for the Promotion.
- 3.6. UOB is not responsible to ensure that the Eligible Transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Mastercard acquiring merchants, merchant establishments, postal or telecommunication authorities or any other party(s) which may result in a Eligible Transaction charged by the Eligible Cardmember(s) being omitted from the allocation of chances by UOB during the Weekly Qualifying Period.
- 3.7. 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.

4. Conduct of Draw

- 4.1 Unless UOB notifies otherwise, the draw for each Weekly Qualifying Period will be conducted separately on the respective Draw Dates stipulated in the table at clause 2.1 above.
- 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.
- 4.4 The winner(s) will be drawn at random. The respective number of winners to be drawn for each Weekly Qualifying Period draw is set out in the table at clause 2.1 above (collectively, “winners”, each a “winner”).

5. Prizes

- 5.1. Each winner will be entitled to receive S\$1,000 which can be utilized for Mastercard contactless transactions for payment of local public train and bus rides in Singapore (the “Prize”).
- 5.2. There are a total of 11 Prizes to be won, by 11 winners. The Prize will be credited into the respective winner’s Eligible Card account by the respective Prize Awarding Date as set out in the table at clause 2.1. The Prize is valid from the Prize Awarding Date and can be utilized for Mastercard contactless transactions made via the Eligible Card for payment of local public train and bus rides in Singapore.
- 5.3. Each Eligible Cardmember will only be eligible to win one (1) Prize for this Promotion. For the avoidance of doubt, if the Eligible Cardmember wins any Prize during one of the Weekly Qualifying Period draws, he/she shall not be entitled to participate in any subsequent Weekly Qualifying Period draws.
- 5.4. All winners will be notified in writing by SMS or ordinary post to the winner’s last known address based on Bank’s record. The names of the winners will be announced on UOB’s website by 30 September 2017.
- 5.5. 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.
- 5.6. 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.
- 5.7. UOB may, at any time without prior notice to the winner, in its discretion, substitute the prize with another Prize of similar value.
- 5.8. 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.

- 5.9. To claim the Prize the winner needs to ensure his/her Eligible Card account (to which the Eligible Transaction is charged) is valid till Prize Awarding Date as set out in the table in clause 2.1 above.
- 5.10. 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.
- 5.11. If the winner does not have a valid and subsisting Eligible Card account as at the Prize Awarding Date, is , 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.
- 5.12. 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.
- 5.13. 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 Promotion is subject to these Terms and Conditions. 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

14 Feb 2017