

Intelligent Home Loan & Intelligent Retail Loan Advertisement Promotion Terms & Conditions

The United Overseas Bank (Malaysia) Bhd ("UOB") Intelligent Home Loan and Intelligent Retail Loan Advertisement Promotion ("Promotion") runs from 13 October 2009 to 30 October 2009 ("Promotion Period").

- 1) The Promotion is open to all new and existing UOB individual customers in Malaysia ("Customers").
- 2) All Home Loan or Retail Loan applications submitted during Promotion Period will entitle to a Free Gift ("Gift") per application.
- 3) The Gift is given to Customers upon UOB's receipt of duly completed loan application with full documentation as requested by UOB at its absolute discretion and is subjected to while stock last only.
- 4) UOB reserves the right to substitute or vary the Gift at any time at its own discretion without prior notice.
- 5) The Customers shall be responsible for the collection of their respective Gift on their own cost and expenses.
- 6) UOB shall not be obligated to replace any damaged or stolen Gift
- 7) UOB shall not be liable for any defects of the Gift.
- 8) All Gifts are neither transferable nor exchangeable for cash, credit or other kind.
- 9) UOB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, including but not limited to any warranty of quality or fitness for particular purpose of the Gift.
- 10) UOB shall not be responsible nor shall accept any liability with respect to any death, injury, consequential loss or damage whatsoever nature and howsoever arising and suffered by the Customers and/or any third party in relation to the Promotion and/or the Gift.
- 11) UOB reserves the right at its absolute discretion to withdraw, cancel, suspend, extend or end earlier this Promotion in whole or in part, or to vary deletes or add to any of the terms and conditions herein at anytime without prior notice.
- 12) UOB is not affiliated with the organization whose product is offered as Gift in this Promotion.
- 13) UOB shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Gift offered and published in any mass media, marketing or advertising materials.
- 14) By participating in this Promotion, the Customers agree to be bound by the terms and conditions herein and the decision of UOB in connection with this Promotion.