

Terms and Conditions of 50% Cash Rebate On Petrol For ONE Year Campaign

1. United Overseas Bank (Malaysia) Bhd ("UOB") 50% Cash Rebate On Petrol For ONE Year ("Campaign") will run from 15 April to 15 June 2008 ("Campaign Period").
2. This Campaign is open to all new and existing UOB ONE Card principal cardmembers ("ONE Cardmember(s)"). Employees and their immediate family members, representative agents including advertising and promotion agents and its auditors of UOB are not eligible to participate in this Campaign.
3. Each:
 - a) applicant who successfully applies for a principal UOB Classic ONE Card or UOB Platinum ONE Card during the Campaign Period; or
 - b) successful application for UOB Balance Transfer Program with minimum transfer amount of RM3,000 during the Campaign Period by ONE Cardmember(s); or
 - c) successful application for UOB Flexi Credit Plan with minimum transfer amount of RM5,000 during the Campaign Period by ONE Cardmember(s)shall be entitled to one (1) chance to participate in Campaign ("collectively Qualified Campaign Participant").

For the avoidance of doubt, the above applications are subject to the approval of UOB at its absolute discretion. UOB shall be entitled to reject any such application(s) at any time and from time to time without assigning reason(s) therefore and without liability to the ONE Cardmember(s).

4. Number of 50% Cash Rebate winners ("Cash Rebate Winner") is according to the number of working day during the Campaign Period, excluding Saturday, Sunday and national public holiday.
5. Every Qualified Campaign Participant is entitled to win only once during the Campaign Period.
6. Every Cash Rebate Winner will be entitled for 50% Cash Rebate on his/her petrol spending at BHPetrol only for one (1) year from 1 July 2008 till 30 June 2009 ("Winning Period"), subject to a maximum spend amount of RM400 per month. Any amount exceeding RM400 per month will not be entitled for 50% Cash Rebate.
7. 50% Cash Rebate will be awarded according to the Cash Rebate Winner's exact petrol spend amount at BHPetrol in the particular month. Unutilized petrol spend amount in a particular month cannot be carried forward to the following month.
8. Every Cash Rebate Winner will be awarded the existing petrol cash rebate according to the cash rebate scheme for non-Cash Rebate Winner on monthly basis. Thereafter, the balance cash rebate according to Clause 6 herein will be credited into the Cash Rebate Winner's UOB ONE Card cash rebate account in the following month.
9. 50% Cash Rebate will not be awarded and all unredeemed cash rebates will be void and forfeited:
 - a) upon receipt of Cash Rebate Winner's request to terminate his/her UOB ONE Card; or
 - b) in the event Cash Rebate Winner's UOB ONE Card is terminated by UOB for any reason; or
 - c) upon cessation of this Campaign for any reason; or
 - d) on the expiry date of the Cash Rebate Winner's UOB ONE Card; or
 - e) in the event of any loss, theft, damage, destruction, fraudulent or unauthorized use of Cash Rebate Winner's UOB ONE Card.
10. Upon expiry of the Winning Period, 50% Cash Rebate entitlement will cease and will be subject to UOB ONE Card cash rebate scheme prevailing at that point of time.
11. Redemption of cash rebates shall be in accordance with the UOB ONE Card Terms and Conditions.
12. Qualified Campaign Participant will be selected randomly by system and will need to answer at least one (1) question correctly in order to be the Winner.
13. Cash rebate credited to the Cash Rebate Winner's UOB ONE Card account may only be redeemed by the Winner.

14. Cash rebate is not transferable and is not exchangeable for cash.

Terms and Conditions of BHPetrol Win RM150,000 Worth Of Prizes Contest

15. Boustead Petroleum Marketing Sdn Bhd ("BHPetrol") Win RM150,000 Worth Of Prizes Contest ("Contest") is open to all UOB ONE Cardmembers and BHPetrol ecard members, aged 18 years and above. Employees and their immediate family members, representative agents including advertising and promotion agents and its auditors of UOB and BHPetrol are not eligible to participate in this Contest.

16. This Contest will run from 15 April to 15 June 2008 ("Contest Period").

17. This Contest comprises:

- a) Daily Prizes - RM1,000 worth of BHPetrol voucher;
- b) Weekly Prizes x 9 - 32" Sony LCD TV
- c) Grand Prizes
 - i) 1st Prize x 3 - 40" Sony LCD TV + 500,000 epoints
 - ii) 2nd Prize x 3 - 500,000 epoints
 - iii) Consolation x 30 - IPOD Classis (80GB)

18. Number of Daily Prizes is according to the number of working days during the Campaign Period, excluding Saturday, Sunday and national public holiday.

19. For every petrol transaction at BHPetrol with minimum spend amount of RM50:

- a) UOB ONE Cardmember is entitled for one (1) chance to win the prizes;
- b) BHPetrol eCard member is entitled for one (1) chance to win the prizes;
- c) UOB ONE Cardmember with BHPetrol eCard is entitled for two (2) chances to win the prizes. ("collectively Qualified Contest Participant").

20. Every Qualified Contest Participant is entitled to win only once in the respective prize category.

21. Winners of Daily Prizes shall not be entitled to be in the running for the Weekly Prizes and vice versa.

22. Winners of Daily Prizes and Weekly Prizes shall be entitled to be in the running for the Grand Prizes.

23. Qualified Contest Participant will be selected randomly by system and will need to answer at least one (1) question correctly in order to be the winner of Daily/Weekly/Grand Prize ("Prize Winner").

24. The prizes are not transferable and not exchangeable for cash and must be claimed from the selected merchant outlets (specified by BHPetrol) before 31 July 2008.

Other Terms and Conditions (applicable to both 50% Cash Rebate On Petrol For One Year Campaign and BHPetrol Win RM150,000 Worth Of Prizes Contest)

25. At the time of judging, the card account of the Qualified Campaign Participant/Qualified Contest Participant must be current and in good standing and the Qualified Campaign Participant/Qualified Contest Participant must not be in breach of any of terms of the UOB Visa/MasterCard Cardmember Agreement.

26. By participating in the Campaign and/or Contest, the Qualified Campaign Participant/Qualified Contest Participant:

- a) agree to be bound by these terms and conditions herein and the decisions of the organizers and judges; and
- b) are deemed to have consented to UOB and BHPetrol publishing information, names and photographs of the Cash Rebate Winner and the Prize Winner in any mass media or marketing materials for advertising or publicity purposes; and

- c) agree to attend the prize-giving ceremony and/or any events organized by UOB and/or BHPetrol, if any. Should the Prize Winner fail to attend such ceremonies and/or any events, UOB and/or BHPetrol shall reserve the right to forfeit the prizes.
- 27. Cash Rebate Winners of the particular will be notified by UOB and Prize Winners will be notified by UOB or BHPetrol in any manner that it deems fit and/or according to the information maintained in UOB or BHPetrol record in the following month.
- 28. UOB and BHPetrol decision on all matters relating to the Campaign and/or Contest shall be final and conclusive and no correspondence will be entertained.
- 29. UOB reserves the right to substitute the 50% Cash Rebate and BHPetrol reserves the right to substitute any of the Contest prizes with other prizes of similar value without prior notice.
- 30. UOB and BHPetrol shall not be liable for any misrepresentation and misrepresentation of facts in respect of the Contest prizes offered and/or published in any mass media, marketing or advertising materials.
- 31. UOB and BHPetrol shall not be obligated to replace any damaged or stolen Contest prizes and are not liable for any defaults of the Contest prizes.
- 32. UOB is not affiliated with the organizations whose products are given as Contest prizes herein.
- 33. UOB and BHPetrol makes no representation or warranty with respect to any items redeemed from any of the participating merchants using cash rebate and any prizes given in the Contest; and in particular, makes no warranty with respect to the quality of the items or their suitability for any purpose.
- 34. UOB and BHPetrol shall not be responsible nor shall accept any liability with respect to any death, injury, consequential loss or damage, whatsoever nature and howsoever arising suffered by the Cash Rebate Winner and/or Prize Winner and/or third parties resulting directly or indirectly from the Campaign and/or the Contest.
- 35. UOB reserves the right to vary, delete or add to any of these terms and conditions and/or discontinue or cancel or suspend or extend or end earlier this Campaign and/or Contest at any time without prior notice and at its absolute discretion.
- 36. In the event of a discrepancy or conflict between the English and Bahasa Malaysia versions of these terms and conditions, the English version shall prevail.