

1. This promotion is open to all retail and corporate accounts. Institutional accounts are excluded from this promotion.
2. Only online contracts executed with UOB Kay Hian Pte Ltd in SGX, Bursa Malaysia, HKEx and the US markets between 18 November 2011 and 23 December 2011 qualify for the Christmas Draw. Only online contracts executed with UOB Kay Hian Pte Ltd in SGX, Bursa Malaysia, HKEx and the US markets between 18 November 2011 and 31 January 2012 qualify for the Grand Draw.
3. Online contracts are defined as contracts generated as a result of trades executed via UTRADE Web and UTRADE Mobile, UOB Kay Hian's online trading services.
4. Every online contract will represent one chance in each Draw. Contracts executed via UTRADE Mobile will earn one additional chance each in each Draw.
5. The first online contract executed between 18 November 2011 and 31 January 2012 for new accounts opened between 18 November 2011 and 31 January 2012 will earn four additional chances in the Grand Draw.
6. Trading representatives and staff of UOB Kay Hian Pte Ltd and its affiliates do not qualify for this promotion.
7. UOB Kay Hian Pte Ltd reserves the right to replace prizes with items of similar value without prior notice.
8. The Christmas Draw and Grand Draw will be conducted on 29 December 2011 and 8 February 2012 respectively or other such dates as determined by UOB Kay Hian Pte Ltd at UOB Kay Hian Auditorium or other public location as determined by UOB Kay Hian Pte Ltd.
9. Winners will be picked randomly by computerized means in the presence of auditors. If UOB Kay Hian subsequently determines that a winner is not eligible for any reason, it may forfeit the prize and deal with it in any manner deemed fit in its sole and absolute discretion. UOB Kay Hian Pte Ltd shall also be entitled to draw a replacement winner(s) to replace any winner(s) subsequently found to be ineligible.
10. Winners will be notified via post. Results will be posted on www.utrade.com.sg. Results of the Grand Draw will also be published in the Straits Times on 15 February 2012.
11. All prizes are non-transferable and may not be exchanged in any format.
12. Trade rebates won can only be redeemed against commissions paid for online trades executed with UOB Kay Hian Pte Ltd between 1 February 2012 and 31 December 2012, and will be credited on a monthly basis by the end of the following month. Unused rebates will expire worthless on 1 January 2013.
13. The use of other prizes will be subjected to respective terms and conditions of their service providers.
14. Other prizes must be collected from the office of UOB Kay Hian Pte Ltd before 29 February 2012 and 8 April 2012 for the Christmas Draw and Grand Draw respectively in person on appointment basis. Subsequent transportation of prizes will be at the sole responsibility of winners. Unclaimed prizes will be forfeited and donated to charity, with no compensation entitled to winners.

15. Delinquent and/or suspended accounts will not be eligible to participate in any promotion.
16. UOB Kay Hian Pte Ltd reserves the right to terminate or amend the promotions at any time without prior notice.
17. UOB Kay Hian Pte Ltd shall not be liable to any person for any loss or damage arising in connection with the promotions.
18. UOB Kay Hian Pte Ltd reserves the right to reveal client details to relevant authorities and partners for the purposes of the promotions.
19. UOB Kay Hian Pte Ltd reserves the right to amend these terms and conditions at any time without prior notice.
20. The decision of UOB Kay Hian Pte Ltd on all matters relating to the promotions shall be final.