

TERMS AND CONDITIONS GOVERNING UOB ACORN DOZER GAME PROMOTION

1. Eligibility and Promotion Period

- 1.1 This United Overseas Bank Limited ("**UOB**") Acorn Dozer Game Promotion (the "**Promotion**") shall commence from 27 September to 14 January 2018 (both dates inclusive) ("**Promotion Period**").
- 1.2 This Promotion is open to any participant who:
- (i) is at least 15 years old and domiciled in Singapore;
 - (ii) successfully logs onto www.uob.com.sg/stash (the "**Website**") by using his/her valid Singapore NRIC number, FIN number, or Game Code during the Promotion Period;
 - (iii) plays the UOB Acorn Dozer Game on the Website (the "**Game**") during the Promotion Period; and
 - (iv) successfully opens a new UOB Stash Account in accordance with clause 1.3 below within the Promotion Period.
- (Collectively referred to as "**Participants**", each a "**Participant**")
- 1.3. The new UOB Stash Account ("**New Account**") must be opened via:
- (i) the Website;
 - (ii) any UOB Branch; or
 - (iii) the Participant's UOB Personal Internet Banking or UOB Mighty App, if the Participant is an existing UOB customer,
- and the New Account must be opened in the Participant's sole name, or if opened jointly, the Participant must be the primary account holder.
- 1.4. Participants who: (i) have no existing products with UOB in the 12 calendar months before the start of the Promotion Period; and (ii) have successfully opened the New Account within the Promotion Period, shall be eligible to receive a code to play the Game ("**Game Code**"). The Game Code is issued by UOB at its discretion and will be sent by SMS to the Participant's registered mobile number with UOB for the New Account.

2. The Game and Prizes

- 2.1. Each Participant's NRIC number (or FIN number as the case may be), and Game Code will each entitle the Participant to one chance to play the Game.
- 2.2. Each Participant who wins the Game and has his/her New Account number issued within the same calendar month that he/she wins the Game shall each be deemed a "**Winner**" and be entitled to any one of the following prizes:
- (i) \$5 Grab evoucher;
 - (ii) S\$5 UOB cash credit;
 - (iii) S\$5 Zalora evoucher;
 - (iv) S\$10 Grab evoucher;
 - (v) S\$10 UOB cash credit;
 - (vi) S\$10 Redmart shopping evoucher;
 - (vii) S\$50 UOB cash credit;
 - (viii) S\$100 Scoot evoucher; or
 - (ix) S\$100 UOB cash credit
- 2.3. In this Promotion:
- Prizes listed at clause 2.2. (i), (iii), (iv), (vi), (viii) above are collectively referred to as "**Vouchers**";
 - Prizes listed at clause 2.2 (ii),(v),(vii) , (ix) above are collectively referred to as "**Cash Credits**";

- Vouchers and Cash Credits are collectively referred to as “**Prizes**”, and “**Prize**” refers to each or any of them.
- 2.4. Allocation of Prizes will be determined randomly and at UOB’s discretion. UOB’s determination of the Winner(s) shall be final, conclusive and binding.
- 2.5. The Game is authorized under the Singapore Lucky Draw reference number LD/893/2017.
- 2.6. Each Winner is limited to one Prize, regardless of how many New Accounts he/she has opened and how many times he/she has won the Game.

3. Prize – Notification and Redemption

- 3.1. The Winner(s) will be notified by SMS sent to the Winner’s registered mobile number with UOB for the New Account (“**SMS notification**”). This SMS notification will be sent out to the Winner depending on when the New Account was opened (see table below).

Date on which the New Account was opened:	SMS notification sent by:
27 September – 31 October 2017	30 November 2017
1 November – 30 November 2017	31 December 2017
1 December – 31 December 2017	31 January 2018
1 January – 14 January 2018	15 February 2018

- 3.2. The Vouchers will be issued in electronic form and sent directly to Winners via the SMS notification; whereas the Cash Credits will be credited by UOB directly into the Winner’s New Account.
- 3.3. The merchant or supplier of the Vouchers or goods / services offered in connection with this Promotion may impose terms and conditions for the redemption and/or utilization of the Vouchers.
- 3.4. Winners must utilize the Vouchers within the stipulated expiry date; otherwise, the Vouchers will be forfeited and deemed null and void, with no liability on the part of UOB to any of the Winner(s). The forfeited Vouchers and shall be donated to the Community Chest or another charity.
- 3.5. UOB does not assume any liability or responsibility for and will not be liable or responsible for any defect, quality, merchantability, the fitness or any other aspect of the Vouchers, or the goods / services offered in connection with this Promotion; or for the acts or defaults of the merchant or supplier of the Vouchers or goods / services offered in connection with this Promotion. UOB is not an agent of the merchant and/or the supplier. Any dispute about the quality or service standard must be resolved directly with the merchant and/or supplier. UOB does not assume any liability or responsibility for and will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the Promotion, the redemption or usage of the Vouchers or the goods / services offered in connection with this Promotion, including but not limited to, the loss of life, injury to person and/or loss or damage to property.

- 3.6. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Prize with other items of similar value. UOB's determination of the substituted Prize shall be final, conclusive and binding.
- 3.7. If UOB subsequently discovers that the Winner is not eligible to receive the Prize, UOB may at its sole and absolute discretion forfeit the Prize or reclaim it (if already awarded) and award or dispose of the Prize in such manner and to such person as UOB deems fit without payment or compensation whatsoever. Such determination shall be final, binding and conclusive and UOB is not obliged to give any reason.
- 3.8. The Prizes are neither transferable nor exchangeable for cash or otherwise, in full or in part. Any unused portion of the Prize cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part.
- 3.9. The failure of any Participant to comply with these terms and conditions herein shall result in his/her disqualification as a Winner and to receive the Prize.

4. Participation and Personal Data

- 4.1. By participating in the Promotion, Participants agree to be bound by the rules, regulations and decisions of UOB by these terms and conditions 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.
- 4.2. By participating in the Promotion, Participants are deemed to have consented to the collection, use and disclosure of his/her personal data by the UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Participant, conducting the Game and the Draw, announcing and publicising the Participant (including having the Participant's photo taken/published), contacting the Participant regarding the foregoing, and all purposes and promotions incidental to the Promotion.

5. General

- 5.1. Without limiting the generality of the above, the following persons shall not be eligible to participate in the Promotion:
 - (i) 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 Promotion and their immediate family members;
 - (ii) Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;
 - (iii) Persons who during the Promotion Period face legal proceedings of any nature or have any legal proceedings of any nature threatened against them;
- 5.2. UOB shall not be responsible or liable:-
 - (i) for any losses, damages or otherwise suffered by any person if UOB is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider or such other third party which may be engaged for the Promotion, any

- machine or communication or computer system, industrial dispute, war, Act of God, or anything outside the control of UOB;
- (ii) for any notice or communication, email which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected;
 - (iii) for any breakdown or malfunction in any computer system or equipment;
 - (iv) for any costs, losses, damages, claims, expenses and/or injuries of any Participant or any other person howsoever incurred or suffered; and
 - (v) for the acts of the service vendor, independent telecommunication authorities or internet service provider or such other third parties which are independent and beyond the control of UOB.
- 5.3. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by the UOB for the Promotion. The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible for any undelivered, lost or delayed SMS received by the Participants. The Participants shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this the Promotion.
- 5.4. UOB reserves the right at its reasonable discretion, without giving prior notice, to terminate the Promotion; vary, delete or add to any of these terms and conditions from time to time; including, without limitation, the eligibility criteria; the Prizes for the Promotion and the selection of the Winners.
- 5.5. 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 person on any matter concerning the Promotion.
- 5.6. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or promotion material or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 5.7. 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.
- 5.8. 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.
- 5.9. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all parties shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.