

## TERMS AND CONDITIONS GOVERNING UOB ACORN DOZER FORTUNE EDITION GAME PROMOTION

### 1. Eligibility and Promotion Period

- 1.1 This United Overseas Bank Limited (“**UOB**”) Acorn Dozer Fortune Edition Game Promotion (the “**Promotion**”) shall commence from 15 January to 28 February 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<sup>®</sup> in accordance with clause 1.3 below within the Promotion Period.
  - (v) successfully funds the new UOB Stash Account<sup>®</sup> with a minimum of S\$1,000 by 28<sup>th</sup> February 2018 and maintains this same amount till the end of the Promotion Period.

(Collectively referred to as “**Participants**”, each a “**Participant**”)

- 1.3. The new UOB Stash Account<sup>®</sup> (“**New Account**”) must be opened via:
- (i) the Website;
  - (ii) any UOB Branch;
  - (iii) any Alternative Sales Teams
  - (iv) any UOB Workplace Banking Relationship Managers or
  - (v) 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 Promotion Period and has funded his/her New Account shall each be deemed a “**Winner**” and be entitled to any one of the following prizes:

Items Dropped	Cash Angbao
1 - 3 golden acorns	S\$8

4-7 golden acorns	S\$18
More than 7 golden acorns	S\$28
Items Dropped	Bonus Angbao
At least 1 Chinese New Year item	S\$88
At least 3 Chinese New Year items	S\$128
At least 4 Chinese New Year items	S\$188

- 2.3. In this Promotion: Cash Angbao and Bonus Angbao listed at clause 2.2 are collectively referred to as “**Cash Angbaos**” which will issued to customers in the form of cash credits;
- 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:
15 January – 28 February 2018	31 March 2018

- 3.2. Cash Angbao will be credited by UOB directly into the Winner’s New Account.
- 3.3. 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.
- 3.4. 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.

- 3.5. 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.