



**UOB Achieve Simply Lucky Draw (16-22 August 2021)
Terms and Conditions**

1 Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **“Account”** means a new or existing UOB One Account, which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **“Accountholder”** means an individual who successfully opens a UOB One Account as a primary holder of the Account during the Promotion Period.
- 1.3 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.4 **“Lucky Draw”** means UOB Achieve Simply Lucky Draw (16 August – 22 August 2021).
- 1.5 **“Promotion Period”** means the period from 16 August 2021 to 22 August 2021, both dates inclusive.
- 1.6 **“Terms and Conditions”** means the terms and conditions of this Lucky Draw.

2. Lucky Draw

How to participate

- 2.1 By participating in this Lucky Draw, you agree to be bound by the terms and conditions of this Lucky Draw (the **“Terms and Conditions”**).
- 2.2 To participate in this Lucky Draw:
 - (a) you must successfully submit an online application for a UOB One Account as the primary Accountholder during the Promotion Period via the application form (accessible at <https://forms.uob.com/sg/apply/account?productId=CURA1>); or
 - (b) you must duly complete and successfully submit the registration form (accessible at <https://forms.uob.com.sg/personal/tertiary/groupbuy/apply.html>) to UOB to participate in the UOB One Account Great Friends Promotion (**“Promotion”**) as a group of at least 2 (up to a max group size of 5) during the Promotion Period (the **“Registration”**). For the avoidance of doubt, a single Registration must be submitted for your group to participate in this Promotion; and if you participate via clause 2.2(b) herein,
 - (c) you must apply for a UOB One Account online using the unique invitation link generated by UOB upon successful submission of your Registration pursuant to Clause 2.2(b) above during the Promotion Period (**“Application”**); and

- (d) all the members of your group stated in your Registration submitted pursuant to Clause 2.2(b) above (“Your Group”) must be at least 18 years of age and not more than 24 years of age at the time of submitting the Registration and their respective Application.
- 2.3 UOB has the right at its sole discretion to approve or decline any application for a UOB One Account for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning such application nor be liable to any person.
- 2.4 Applications for a UOB One Account submitted via any other means other than through the specified links set out in Clause 2.2 will not qualify for this Lucky Draw.

3. Prize

- 3.1 All Accountholders will be automatically enrolled into the Lucky Draw.
- 3.2 One Winner (the “**Winner**”) will be randomly selected during the Lucky Draw to receive a S\$200 cash prize (the “**Prize**”).
- 3.3 The Lucky Draw will be conducted using an electronic system on 4 Oct 2021 at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date, time or location as UOB may determine at its own discretion without prior notice). The Lucky Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.
- 3.4 Any Accountholder who chooses to withdraw from the Lucky Draw prior to day the Lucky Draw is conducted will not be eligible for the Lucky Draw.
- 3.5 If any Accountholder is subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Prize (which eligibility shall be determined at the UOB’s sole discretion), UOB reserves the right to reclaim the Prize, or charge the Accountholder the full value of the Prize.
- 3.6 UOB reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified from the Lucky Draw.
- 3.7 Results of the Lucky Draw will be published on UOB’s website within 7 working days after the date of the Lucky Draw. The Winner will be notified by 11 Oct 2021 via an acknowledgement letter/SMS/email as per the Winner’s records with UOB.
- 3.8 The Prize will be credited into the Winner’s Account by 25 Oct 2021 of being notified by UOB via an acknowledgement letter/SMS/email as per the records with UOB.
- 3.9 The Winner shall ensure that he/she remains contactable. If the Winner is uncontactable for any reason whatsoever, UOB reserves the right to forfeit/reclaim the Prize at UOB’s discretion (without any liability to any Winners whose Prize was forfeited) and redistribute any unclaimed Prize to another person as may be selected by UOB at its sole discretion, whereupon said person shall then be the Winner. Alternatively, UOB may elect to donate any forfeited or unclaimed Prize or its equivalent value to such charitable organisation as UOB may determine in its sole discretion.
- 3.10 By participating in the Lucky Draw, and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for all purposes relating to the Lucky Draw, including without limitation:

- a) for the announcement of the Winners on the UOB website/Facebook/social media page, newspaper and/or such other channel as UOB may determine in its sole discretion; and
- b) to contact you (including by voice call or text message) regarding the redemption of the Prize.

3.11 You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event (if applicable) for the purpose of publication on the UOB website/Facebook/social media page and/or such other channel as UOB may determine in its sole discretion.

4. Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if an Account is closed within 6 months from the opening date of the Account.
- 4.2 If your new account is closed within 9 months from its opening date, UOB shall be entitled to forfeit and/or reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.

5. General

5.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Lucky Draw:

- (i) any individual who is an existing secondary holder of an Account or who has successfully opened an Account as a secondary holder of an Account during the Promotion Period
- (ii) individuals whose UOB account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
- (iii) individuals whose UOB account(s) (including the Account) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
- (iv) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

5.2 These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Lucky Draw ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Lucky Draw. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Lucky Draw, the Terms and Conditions shall prevail.

- 5.3 The Bank may, at any time and at its sole and absolute discretion, vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 5.4 You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 5.5 UOB shall not be responsible for any losses to or expenses of any Accountholder or any other person in connection with the Lucky Draw, howsoever arising.
- 5.6 UOB's decision on all matters relating to this Lucky Draw shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Lucky Draw and no appeal, correspondence or claims will be entertained.
- 5.7 The Lucky Draw is not valid with any other privileges or promotions unless otherwise stated.
- 5.8 By participating in the Lucky Draw, each Accountholder is deemed to have consented to the collection, use and disclosure of his personal data by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Accountholder, contacting the Accountholder (including by voice call or text message) regarding the Lucky Draw, and all purposes related to the Lucky Draw.
- 5.9 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of the Terms and Conditions.
- 5.10 The Terms and Conditions are governed by the laws of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts 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\$75,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.