

## UOB Credit Card – S\$100 Daily Winner Draw 2022 (“Draw”) Terms and Conditions

### 1. Eligibility

- 1.1 This Draw is open to all principal cardholders of a UOB Personal Credit Card (“**Eligible Card**”).
- 1.2 By participating in this Draw, you are deemed to be bound by these Terms and Conditions (the “**Terms**”).

### 2. Lucky Draw Mechanics

- 2.1 To participate in the Draw, you must successfully perform any of the following transactions (“**Eligible Transactions**”) from 1 October 2022 to 30 November 2022 (both dates inclusive) (the “**Qualifying Period**”):
  - (a) one (1) Draw chance for every successful payment of your Eligible Card bill from your UOB Personal Current or Savings account via your UOB TMRW App/UOB Personal Internet Banking; and/or
  - (b) ten (10) Draw chances if you successfully enroll for Credit Card eStatement;
- 2.2 There is no limit to the number of chances that you may be awarded for the Draw from the Eligible Transactions performed by you during the Qualifying Period.
- 2.3 Upon the awarding of a Draw chance to you, your name will be submitted to the Draw pool and you will be enrolled into the Draw automatically without any registration required.

### 3. Draw

- 3.1 The Draw will be conducted using an electronic system at 3.30PM (Singapore time) on 28 February 2023 (the “**Draw Date**”) at 480 Lorong 6 Toa Payoh, #25-01, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as UOB may determine at its own discretion without prior notice). The Draw will be witnessed by an external auditor appointed by UOB at its sole discretion.
- 3.2 A total of 61 daily winners (the “**Winners**”) will be selected at random from the pool of participants in the Draw pool on the Draw Date. UOB reserves the right to draw reserve winners to replace any winner who is or maybe subsequently found to be ineligible or disqualified from the Draw.
- 3.3 If you are selected as a Winner, your Prize (as defined below) will be credited into your UOB Personal Credit Card account by 31 March 2023 (or such other date as may be determined by UOB).

### 4. Prize

- 4.1 Each Winner shall receive a one-time S\$100 cash rebate (“**Prize**”) which can be used to off-set the next UOB Personal Credit Card bill in statement month. For avoidance of doubt, each Winner shall only receive a maximum of one (1) Prize under this Promotion.
- 4.2 The Prize is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 4.3 UOB reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

4.4 Any Prize that is unsuccessfully credited will be forfeited and the Bank shall have the sole discretion to award the Prize to other participants who have been randomly selected as back-up Winners.

### **3 General**

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Draw and form an integral part of these Terms.

**General Terms and Conditions Governing Promotions**

1. The following persons shall not be eligible to participate in the Draw:
  - (a) directors or employees of UOB;
  - (b) employees of UOB's partners including advertising and promotion agencies and any other persons involved in organizing, promotion and/or conducting the Draw;
  - (c) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (d) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (e) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (f) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
2. UOB 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 redemption or usage of any Prize under this Draw or participation in this Draw. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Draw, including but not limited to the determination of whether you have met all the requirements of the Draw. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Draw.
4. If UOB determines that you are ineligible to participate in this Draw or to receive any Prize under this Draw, UOB may in its sole discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize 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 Prize through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Draw (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Draw, the Terms shall prevail to the extent that such discrepancy relates to this Draw.
6. UOB may, at any time and at its discretion terminate the Draw and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Draw is not valid with other offers, privileges or promotions.
8. By participating in this 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 the purposes of this Draw and to contact you, including by voice call or text message.

9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.