

Terms and Conditions

UOB LockAway Account and Money Lock Branch Promotion (1 October 2024 to 31 December 2024)

1. Definition

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) a UOB LockAway Account opened at a Participating Branch (as defined below); or
- (b) the successful set up of the Money Lock feature at a Participating Branch in any of the supported current accounts and deposit accounts which are valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.

1.2 “**Bank**” or “**UOB**” means United Overseas Bank Limited and includes its successors or assigns.

1.3 “**Promotion**” means this UOB LockAway Account and Money Lock Branch Promotion (1 October 2024 to 31 December 2024).

1.4 “**Promotion Period**” means the period from 1 October 2024 to 31 December 2024, both dates inclusive.

1.5 “**Promotional Gift**” means 1 bottle of New Moon Bird’s Nest Collagen Strips With Manuka Honey.

1.6 “**Terms and Conditions**” means the terms and conditions of this Promotion.

2 Promotion

2.1 This **UOB LockAway Account and Money Lock Branch Promotion (1 October 2024 to 31 December 2024)** (the “**Promotion**”) is only valid from 1 October 2024 to 31 December 2024, both dates inclusive (the “**Promotion Period**”).

2.2 By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).

2.3 To participate in this Promotion, you must within the Promotion Period, satisfy all of the following conditions:

- (a) Visit a participating UOB branch listed below (“**Participating Branch**”) during the Promotion Period:
 - a. UOB Orchard
 - b. UOB City Square Mall
 - c. UOB New Bridge
 - d. UOB Thomson
 - e. UOB Suntec
 - f. UOB Bedok
 - g. UOB Bendemeer
 - h. UOB Bishan
 - i. UOB Hougang Mall
 - j. UOB Woodleigh
 - k. UOB Ang Mo Kio
 - l. UOB Toa Payoh
 - m. UOB Jurong Point
 - n. UOB Woodlands
 - o. UOB Clementi
- (b) Open a UOB LockAway Account which is valid at a Participating Branch; or
- (c) Successfully set up the Money Lock feature in any of the supported current accounts and deposit accounts at a Participating Branch.

2.4 To satisfy all of the conditions for Clause 2.3 (b):



- (a) you must not have previously held and/or closed a UOB LockAway from 27 November 2023 to the date of your UOB LockAway Application (as defined below), both dates inclusive;
- (b) you must successfully submit an application for a UOB LockAway Account as the primary accountholder of that UOB LockAway Account during the Promotion Period only ("**UOB LockAway Application**");
- (c) you are not a client of UOB Private Bank; and
- (d) your UOB LockAway Application submitted pursuant to sub-clause (b) above must be approved within Promotion Period.

2.5 To satisfy all of the conditions for Clause 2.3 (c):

- (a) You must not have set up the Money Lock Amount from 19 July 2024 to the date of the Application, both dates inclusive;
- (b) You must have set up a minimum Money Lock Amount of S\$1 via any of the following modes:
 - a. UOB TMRW Mobile Application;
 - b. UOB Automated Teller Machine; and/or
 - c. any other modes as may be permitted by UOB from time to time.

2.6 All applications are subject to approval which will be determined by UOB in its absolute discretion. UOB is neither obliged to give any reason or prior notice on such matter nor be liable to any party.

3 Reward

- 3.1 If you are eligible to receive the Promotional Gift, the Promotional Gift will be issued to you by a bank officer at the Participating Branch where you satisfied the conditions in Clause 2.3.
- 3.2 The Promotional Gift is awarded on a first-come-first-served basis and is whilst stocks last. UOB shall not be required to update or notify any person regarding the availability of any of the Promotional Gifts.
- 3.3 You are only entitled to receive one (1) Promotional Gift under this Promotion, notwithstanding the number of new Accounts opened during the Promotion Period.
- 3.4 The Promotional Gift is neither transferable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 3.5 UOB reserves the right to substitute the Promotional Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.6 The Promotional Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Promotional Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Promotional Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Promotional Gift. Any dispute regarding the Promotional Gift is to be resolved directly with the merchant and/or supplier of the Promotional Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Promotional Gift. For the purposes of this clause, the "Promotional Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Promotional Gift.
- 3.7 For the avoidance of doubt, your new Account must be in good standing as determined by UOB at its absolute discretion. In the event that your new Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Promotional Gift, the Promotional Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if any new Account is closed within six (6) months from the opening date of the new Account.



5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your new Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your new Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (ii) 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;
 - (iii) 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
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 your participation in this Promotion. 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.
- 5.4 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 UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received. You 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 the Promotion.
- 5.5 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. 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 Promotion.
- 5.6 If UOB determines that you are ineligible to participate in this Promotion or to receive the reward under this Promotion, UOB may in its sole discretion forfeit the reward, 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.
- 5.7 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with any other promotions.
- 5.9 By participating in this Promotion 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 personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.



- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions 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.
- 5.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

