

Terms and Conditions
UOB Uniplus Scan-To-Pay Promotion (27 December 2021 to 28 February 2022)

1. Definition

- 1.1 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
- 1.2 **“New Account”** means a new UOB Uniplus Account, which is opened by any individual who has submitted an application as a primary accountholder during the Promotion Period via any one of the Permitted Channels but shall exclude the following: -
- (i) any individual who is an existing holder of the same Account; and
 - (ii) a UOB Uniplus Account not opened via the Permitted Channels.

For the avoidance of doubt, any individual who opens a New Account via any channel other than a Permitted Channel shall not be eligible to participate in this Promotion. All applications are subject to approval which will be determined by UOB in its absolute discretion.

- 1.3 **“New Accountholder”** means an individual who successfully opens a New Account online as a primary holder during the Promotion Period.
- 1.4 **“Permitted Channel”** means an application for a New Account: -
- (i) through any online account opening channel via www.uob.com.sg;
 - (ii) by logging onto the individual’s UOB Personal Internet Banking; or
 - (iii) through such other application channels or methods as UOB may determine or designate in its sole discretion.

1.5 **“Promotion”** means the UOB Uniplus Scan-To-Pay Promotion (27 December 2021 to 28 February 2022).

1.6 **“Promotion Period”** means the period from 27 December 2021 to 28 February 2022, both dates inclusive.

1.7 **“Terms and Conditions”** means these terms and conditions governing the Promotion, as may be amended from time to time.

2. Promotion

- 2.1 All New Accountholders shall be eligible to receive a cash credit of S\$0.50 (**“Cash Credit”**) for each Scan-To-Pay transaction made by scanning the NETS QR or favePay QR with the UOB TMRW app and selecting the New Account as the debiting account and/or the debit card linked to the New Account during the Promotion Period.

- 2.2 The Cash Credit will be credited directly into your New Account by the dates stipulated in the table below (or such other date as UOB may determine in its sole discretion): -

Transactions period	Cash Credit will be credited by
27 December 2021 to 31 December 2021	28 February 2022
1 January 2022 to 31 January 2022	31 March 2022
1 February 2022 to 28 February 2022	30 April 2022

3. Young Adult Welcome Offer

- 3.1 If you satisfy all of the following conditions, you will also receive a one-time cash credit of S\$20 (“Reward”) as a welcome to your coming of age if you submit the application for the New Account via <https://www.uob.com.sg/personal/save/tertiary/ownyourlife.html> during the Promotion Period: -

- (i) you are at least 16 years of age and not more than 24 years of age (i.e. based on your birth date);
- (ii) you do not hold any UOB product (i.e. you are a new customer of UOB); and
- (iii) you must not have held and/or closed a UOB product in the 12-month period prior to the commencement of the Promotion Period.

- 3.2 The Reward is awarded on a first-come-first-served basis, whilst stock last, to the first 2,150 customers who satisfy all of the conditions in Clause 3.1 above and their applications for the New Account are approved during the Promotion Period. UOB shall not be required to update or notify any person regarding the availability of the Reward.

- 3.3 The Reward will be credited directly into your Account by the dates stipulated in the table below (or such other date as UOB may determine in its sole discretion): -

New Account opening period	Reward will be credited by
27 December 2021 to 31 December 2021	28 February 2022
1 January 2022 to 31 January 2022	31 March 2022
1 February 2022 to 28 February 2022	30 April 2022

4. Cash Credit and/or Reward

- 4.1 Your New Account must be in good standing at all times as determined by UOB at its sole discretion. If your New Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cash Credit and/or Reward is credited to your New Account, the Cash Credit and/or Reward shall be forfeited.

- 4.2 UOB reserves the right to substitute the Cash Credit and/or Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

5. Withdrawals / Closure of Account

- 5.1 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.

- 5.2 If Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Cash Credit and/or Reward or charge to and debit an amount equal to the value of the Cash Credit and/or 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 Cash Credit and/or Reward through such means as UOB may determine in its sole discretion.

6. General

- 6.1 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.
- 6.2 The following persons shall not be eligible to participate in the Promotion:
- (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) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (iii) 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;
 - (iv) 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
 - (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 6.3 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, howsoever caused.
- 6.4 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.
- 6.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Cash Credit and/or Reward, UOB may in its sole discretion forfeit the Cash Credit and/or Reward, reclaim the Cash Credit and/or Reward or charge to and debit an amount equal to the value of the Cash Credit and/or 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 Cash Credit and/or Reward through such means as UOB may determine in its sole discretion.
- 6.6 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.
- 6.7 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.

- 6.8 Unless otherwise expressly stated, this Promotion is not valid with any other offers, discounts, rebates, vouchers, privileges or promotions.
- 6.9 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 your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 6.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 6.11 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.
- 6.12 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\$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.