

TERMS AND CONDITIONS GOVERNING THE APR 2022 UOB TMRW ACTIVATION-GRABRIDES PROMOTION

1. ELIGIBILITY

- 1.1. This Apr 2022 UOB TMRW Activation-GrabRides Promotion (the “**Promotion**”) is only open to you if you are an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account, current account, cheque account or card account held by you as the primary accountholder.
- 1.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. To participate in the Promotion:
 - (a) you must be among the first 1,500 customers to successfully log-in to your UOB TMRW App during the period commencing from 1 to 30 Apr 2022 and 1 to 31 May 2022 respectively (the “**Qualifying Period**”), and you must have been inactive on both UOB Personal Internet Banking and UOB TMRW App by not having logged-in in the last 6 months before the start of the relevant Qualifying Period (i.e. from 1 Oct 2021 to 31 Mar 2022 for the Apr 2022 Qualifying Period, and from 1 Nov 2021 to 30 Apr 2022 for the May 2022 Qualifying Period); and
 - (b) you must make at least one NETS payment or favePay transaction by scanning the QR Code using Scan to Pay on your UOB TMRW app (the “**NETS Transactions**”) at any participating merchant’s payment terminal, or perform a PayNow transaction on your UOB TMRW app during the Qualifying Period.
- 1.4. If you meet all the requirements of this Promotion, you will be eligible to receive a one-time S\$6 GrabRides e-voucher (the “**\$6 GrabRides e-voucher**”, or “**Gift**”).
- 1.5. You are only eligible to redeem a maximum of one Gift under this Promotion. In other words, if you were eligible to redeem the Gift for the April 2022 Qualifying Period, you will not be eligible to redeem the Gift for the May 2022 Qualifying Period.
- 1.6. If you are eligible to receive the S\$6 GrabRides e-voucher, UOB will notify you of the same in such manner as may be determined by UOB and an SMS with the unique voucher code will be sent to your mobile number registered in bank records by 1 July 2022. Please ensure that you have a valid UOB debit/credit card for payment of any balance amount on the Grab app.
- 1.7. You are responsible for ensuring that your UOB account is valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB its sole discretion), and ensuring an updated phone number is registered in bank records. UOB shall not be responsible for any loss or damage suffered by any person

if the S\$6 GrabRides e-voucher is not available for use, or if you are unable to redeem or use the same.

- 1.8. The S\$6 GrabRides e-voucher 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.
- 1.9. UOB reserves the right to replace the S\$6 GrabRides e-voucher with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 1.10. The redemption and usage of the e-vouchers are subject to such terms and conditions as may be imposed by Grab (the “**Merchant**”) at their sole and absolute discretion.
- 1.11. The e-vouchers are supplied by the Merchant. UOB is not an agent of the Merchant and/or supplier of the Promo Codes. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the e-vouchers and assumes no liability or responsibility for the acts or omissions of the Merchant, any non-performance by the Merchant or any defects in the Promo Codes. Any dispute regarding the e-vouchers is to be resolved directly with the Merchant.

2. GENERAL

- 2.1. The following persons shall not be eligible to participate in the Promotion:
 - 2.1.1. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - 2.1.2. 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;
 - 2.1.3. any individual who has not complied with these Terms;
 - 2.1.4. 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
 - 2.1.5. anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 2.2. 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 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, howsoever caused.
- 2.3. 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.
 - 2.4. If UOB determines that you are ineligible to participate in this Promotion or to receive any award or benefit under this Promotion, UOB may in its sole discretion forfeit such award or benefit, reclaim the award or benefit or charge to and debit an amount equal to the value of the award or benefit 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 award or benefit through such means as UOB may determine in its sole discretion.
 - 2.5. These Terms shall be read in conjunction with the Terms and Conditions Governing Digital Services 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
 - 2.6. UOB may, at any time and at its discretion terminate or suspend the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
 - 2.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
 - 2.8. 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 all purposes in connection with this Promotion and to contact you, including by voice call or text message.
 - 2.9. A person who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce these Terms.

- 2.10. These 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.