

## TERMS AND CONDITIONS GOVERNING THE OCT 2021 UOB TMRW S\$10 ACTIVATION PROMOTION

### 1. ELIGIBILITY

- 1.1. This Oct 2021 UOB TMRW S\$10 Activation 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 successfully log in to your UOB TMRW App during the period commencing from 27 October to 31 December 2021 (the “**Qualifying Period**”) and must not have logged in to your UOB TMRW/UOB Mighty App from 1 July to 26 October 2021.
  - (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 \$10 credit (the “**\$10 Credit**”).
- 1.5. If you are eligible to receive the \$10 Credit, UOB will notify you of the same in such manner as may be determined by UOB and the \$10 Credit will be credited in your UOB account used for your successful Scan to Pay transaction or PayNow transaction by 28 February 2022 (or such other date as may be determined by UOB).
- 1.6. 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) at the time of crediting. UOB shall not be responsible for any loss or damage suffered by any person if the \$10 Credit is not credited or available for use, or if you are unable to redeem or use the said credit.
- 1.7. The \$10 Credit 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.
- 1.8. UOB reserves the right to replace the \$10 Credit with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

## 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.