

**UOB Lady's International Women's Day Lucky Draw Promotion (8 March to 31 May 2022)
Terms and Conditions**

1. Definitions

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 new or existing UOB Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.3 **"Card"** refers to any UOB Lady's Debit Card, UOB Lady's Classic Card, UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card.
- 1.4 **"Eligible Card Transactions"** refers to all posted retail or online transaction(s) (whether local or overseas (whether in Singapore Dollars or non-Singapore dollars)) successfully carried out on and charged to the Card account during the Promotion Period and which are successfully captured and posted on UOB's systems during the Promotion Period but shall exclude the Excluded Card Transactions. Eligible Card Transactions which are processed outside Singapore and successfully charged to your UOB Lady's Card in a foreign currency will be converted into Singapore dollars based on UOB's prevailing exchange rate
- 1.5 **"Excluded Card Transactions"** refers to bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, hospitals, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time. We reserve the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the lists of excluded transactions, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.
- 1.6 **"Existing Accountholder"** means an individual who has opened an Account as a primary holder prior to the Promotion Period and remains as an existing primary holder of the Account during the Promotion Period.
- 1.7 **"Existing Cardmember"** means an individual who has applied for a Card as a principal card holder prior to the Promotion Period and remains as an existing principal card holder of the Card during the Promotion Period.
- 1.8 **"Fresh Funds"** means:
 - (i) funds in the form of non-UOB cheques or non-UOB cashier's orders;
 - (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or

- (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account at any time during the Promotion Period.
- 1.9 **“Incremental Fresh Funds”** means Fresh Funds deposited into the Account during the Promotion Period which:
- (i) are in multiples of S\$500; and
 - (ii) results in a corresponding increase in the day-end balance of the Account throughout the Promotion Period as compared to the Monthly Average Balance (MAB) of that same Account as at 28 February 2022
- 1.10 **“Monthly Average Balance” or “MAB”** refers to the sum of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month. In respect of Accounts which are newly opened during the Promotion Period, the MAB as at 28 February 2022 shall be zero.
- 1.11 **“New Accountholder”** means an individual who successfully opens an Account as a primary holder of the Account during the Promotion Period and have not closed a similar Account in the past six (6) months.
- 1.12 **“New Cardmember”** means an individual who successfully applies and holds a Card as a principal card holder during the Promotion Period and has not cancelled the Card in the past six (6) months.
- 1.13 **“Promotion”** means this UOB Lady’s International Women’s Day Lucky Draw Promotion (8 March to 31 May 2022).
- 1.14 **“Promotion Period”** means the period from 8 March 2022 to 31 May 2022, both dates inclusive.
- 1.15 **“Terms and Conditions”** means the terms and conditions of this Promotion.

2. Promotion

- 2.1 By participating in this Promotion, you are deemed to agree to be bound by the Terms and Conditions of this Promotion.
- 2.2 All Existing Accountholders and New Accountholders will be automatically enrolled in this Promotion in accordance with Clause 2.5 below.
- 2.3 This Promotion is also open to all Existing Cardmembers and New Cardmembers of a Card.
- 2.4 To participate in this Promotion, the Existing Cardmembers and New Cardmembers must:
- (a) successfully charge at least S\$150 worth of Eligible Transactions on her Card during the Promotion Period; and
 - (b) successfully register to participate in the Promotion via Short Message Service (“**SMS**”) by keying in “LADYSS22<space>Last 4 digits of her Card number” (e.g. LADYSS22 1234) and sending the SMS to 77862 during the Promotion Period from her registered mobile number with UOB.

2.5 For the purposes of the lucky draw, each Existing Accountholder, New Accountholder, Existing Cardmembers and/or New Cardmembers can accumulate chances as per below.

(a) Accountholder:

- (i) Each Existing Accountholder will receive one (1) lucky draw chance for every S\$500 of Incremental Fresh Funds deposited into her Account, accumulated across the entire Promotion Period.
- (ii) Each New Accountholder will receive five (5) lucky draw chances for every S\$500 of Incremental Fresh Funds deposited into her Account, accumulated across the entire Promotion Period.
- (iii) All Existing Accountholders and New Accountholders with minimum S\$200,000 Incremental Fresh Funds accumulated across the entire Promotion Period will receive additional one hundred (100) chances.

(b) Cardmember:

- (i) Each Existing Cardmember will receive one (1) lucky draw chance for every \$150 worth of Eligible Transactions successfully charged to her Card during the Promotion Period
- (ii) Each New Cardmember will receive two (2) lucky draw chances for every S\$150 worth of Eligible Transactions successfully charged to her Card during the Promotion Period

2.6 Lucky draw chances will be accumulated throughout the Promotion Period. At the end of Promotion Period, UOB will sum up all chances for each Existing Accountholder, New Accountholder, Existing Cardmember or New Cardmember to derive the total chances that an Existing Accountholder, New Accountholder, Existing Cardmember and/or New Cardmember shall have in this Promotion.

2.7 All Eligible Transactions must be posted and captured in UOB's system during the Promotion Period in order to qualify for the Promotion.

2.8 UOB is not responsible to ensure that the Eligible Transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by acquiring merchants, merchant establishments, postal or telecommunication authorities or any other party(s) which may result in an Eligible Transaction charged by the Eligible Cardmember(s) being omitted from counting towards the allocation of chances by UOB during the Qualifying Period.

2.9 For the avoidance of doubt:

- (a) Existing Cardmembers and New Cardmembers only need to register for the participation of this Promotion once.
- (b) Eligible Transactions made by a supplementary cardmember of a Card shall accrue to the relevant Existing Cardmember and/or New Cardmember for the purposes of this Promotion.
- (c) In the event that an Existing Accountholder or New Accountholder has multiple Accounts, UOB will only verify the Incremental Fresh Funds in the Account with the earliest account open date indicated in the UOB's record. For the purposes of this Promotion, the Incremental Fresh Funds

amount cannot be accumulated across multiple Accounts held by the same Accountholder.

3. Lucky Draw and Prize

- 3.1. By participating in the lucky 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 all purposes relating to the Lucky Draw, including without limitation:
- (a) for conducting the lucky draw;
 - (b) verifying the eligibility of the Winners;
 - (c) for the announcement of the Winners on the UOB website/Facebook/social media page, newspaper and/or such other channel as UOB may determine in its sole discretion; and
 - (d) to contact you (including by voice call or text message) regarding the redemption of the Prize
- 3.2. You further acknowledge and agree that photographs and videos may be taken of you at or during the lucky draw event (if applicable) for the purpose of publication on the UOB website/Facebook/social media page and/or such other channel as UOB may determine in its sole discretion.
- 3.3. Twenty (20) distinct winners (each, a “**Winner**”) will be randomly selected during the lucky draw to win one (1) unit of the Samsung Galaxy S22+ and a personalised leather crossbody phone holder worth up to S\$1,888 (the “**Prize**”).
- 3.4. The lucky draw will be conducted using an electronic system on 8 July 2022, 3pm (the “**Draw Date**”) at 80 Raffles Place, UOB Plaza, Singapore 048624 (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.
- 3.5. Any Existing Accountholder, New Accountholder, Existing Cardmember or New Cardmember who has chosen to withdraw from the Promotion and/or withdraw the Incremental Fresh Funds prior to the date on which the lucky draw is conducted will not be eligible for the lucky draw.
- 3.6. The names of the Winners will be announced on UOB’s website by 31 July 2022. The Winners will be notified by 31 July 2022 via either a notification letter/SMS/email (“**Redemption Notice**”) as per each Winner’s records with UOB.
- 3.7. The Redemption Notice will set out details on the redemption of the Prizes. Any redemption of the Prize may be declined if any one of the requirements in the Redemption Notice is not met at the time of the redemption. The Prize must be redeemed during the redemption period specified in the Redemption Notice and the redemption period will not be extended for any reason whatsoever. For the avoidance of doubt, UOB may impose additional terms and conditions for the redemption of the Prize.
- 3.8. Winners shall ensure that they remain contactable. If any Winner is uncontactable for any reason whatsoever, UOB reserves the right to forfeit/reclaim the Prize at UOB’s discretion (without any liability to any Winners whose Prize was forfeited) and redistribute any unclaimed Prize to another person as may be selected by UOB at its sole discretion, whereupon said person shall then be the Winner. Alternatively, UOB

may elect to donate any forfeited or unclaimed Prize or its equivalent value to such charitable organization as UOB may determine in its sole discretion.

- 3.9. Each Winner shall only be entitled to win one (1) Prize under this lucky draw.
- 3.10. The Prize is neither transferable nor exchangeable for cash, credit or kind. No reservation, refund or exchange of the Prize is allowed.
- 3.11. UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person. UOB's determination of the substituted Prize shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 3.12. All prices and values of the Prize set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.
- 3.13. The Prize is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. The merchant and/or supplier of the Prize may impose additional terms and conditions for the redemption of the Prize. UOB shall not be required to assist or act on a Winner's behalf in communicating with the merchant and/or supplier of the Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prize.
- 3.14. The Account or Card account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that a Winner's Account or Card account (as the case may be) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Draw Date, the Prize shall be forfeited and Winner shall be disqualified and not entitled any compensation or payment whatsoever.
- 3.15. UOB reserves the right to draw reserve winners to replace any Winner who is or may be subsequently found to be ineligible or disqualified from the lucky draw as determined by UOB in its sole and absolute discretion.

4. Withdrawals / Closure of Account

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

5. General

- 5.1. Existing Accountholders and New Accountholders will need to maintain sufficient funds in their Accounts to meet their financial commitments. They shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.

- 5.2. Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
- (a) 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;
 - (b) individuals whose UOB account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - (c) individuals whose UOB account(s) (including the Account) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
 - (d) individuals whose Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (e) individuals whose Card account is not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion
 - (f) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (g) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3. Sending and receiving SMS is dependent on an 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 to and/or received. An Existing Accountholder, New Accountholder, Existing Cardmember or New Cardmember shall pay and be solely responsible for all fees and charges imposed by her service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 5.4. 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 the Prize or 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.
- 5.5. 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 an Existing Accountholder, New Accountholder, Existing Cardmember or New Cardmember has 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 an Existing Accountholder, New Accountholder, Existing Cardmember or New Cardmember is ineligible to participate in this Promotion or to receive the Prize, 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 her accounts with UOB without prior notice to her. If the monies standing to the credit of

her accounts are insufficient to reimburse UOB, she shall immediately reimburse UOB for the value of the Prize through such means as UOB may determine in its sole discretion.

- 5.7. These Terms and Conditions shall be read in conjunction with the UOB's Terms and Conditions Governing Accounts and Services, the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards and any other terms and conditions that may be relevant in connection with this Promotion ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between 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.
- 5.8. UOB may, at any time and at its sole and absolute discretion, vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and all persons shall be bound by these amendments.
- 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 your 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 and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of the Terms and Conditions.
- 5.11. The Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore

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.