

**UOB Lady's Grand Lucky Draw Promotion (1 October 2021 to 31 December 2021)
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 **"Accountholder"** means (i) an individual who is an existing primary holder of an Account during the Promotion Period or (ii) an individual who successfully opens an Account as a primary holder of an Account during the Promotion Period.
- 1.3 **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4 **"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.
- 1.5 **"Cardholder"** refers to any principal cardmember of a Card during the Promotion Period.
- 1.6 **"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.
- 1.7 **"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, 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.
- 1.8 **"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\$1,000; 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 30 September 2021 for Qualifying Period 1, 31 October 2021 for Qualifying Period 2 and 30 November 2021 for Qualifying Period 3
- 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 30 September 2021, 31 October 2021 and 30 November 2021 shall be zero.
- 1.11 **“Promotion”** means this UOB Lady’s Grand Lucky Draw Promotion (1 October 2021 to 31 December 2021).
- 1.12 **“Promotion Period”** means the period from 1 October 2021 to 31 December 2021, both dates inclusive.
- 1.13 **“Qualifying Period”** means either or each of the following:
- (i) Qualifying Period 1: 1 October 2021 to 31 October 2021
 - (ii) Qualifying Period 2: 1 November 2021 to 30 November 2021
 - (iii) Qualifying Period 3: 1 December 2021 to 31 December 2021
- 1.14 **“Total Chances”** means the summation of all chances across the 3 Qualifying Periods.
- 1.15 **“Terms and Conditions”** means the terms and conditions of this Promotion.

UOB Lady’s Grand Draw

- 2.1 All eligible Accountholders and/or Cardholders will be automatically enrolled in our UOB Lady’s Grand Draw (**“Lucky Draw”**) in accordance with Clause 2.2 below.
- 2.2 For the avoidance of doubt, Eligible Transactions made by a supplementary cardholder shall accrue to an Eligible Cardmember for the purposes of this Promotion.
- 2.3 For the purposes of the Lucky Draw:
- (i) Each eligible Accountholder will receive 1 lucky draw chance for every S\$1,000 of Incremental Fresh Funds deposited into an eligible Accountholder’s Account during each Qualifying Period
 - (ii) Each eligible Cardholder will receive 1 lucky draw chance for every \$50 spent on Eligible Card Transactions during Qualifying Period 2 and Qualifying Period 3
 - (iii) At the end of Promotion Period, we will sum up all chances for each eligible Accountholder and/or Cardholder to derive the total chances that Accountholder and/or Cardholder shall have in the UOB Lady’s Grand Draw.

For illustration only:

- During Qualifying Period 1, Customer A has \$100K Incremental Fresh Funds and no Card spend. Total chances = 100 for Qualifying Period 1
- During Qualifying Period 2, Customer A has \$50K Incremental Fresh Funds and spends \$500 in Eligible Card Transactions on her Card. Total chances = 60 (50+10) for Qualifying Period 2
- During Qualifying Period 3, Customer A has no incremental Fresh Funds but spends \$500 in Eligible Card Transactions on her Card. Total chances = 10 for Qualifying Period 3
- At the end of the Promotion Period, Customer A's total chances for the Lucky Draw = 100 + 60 + 10 = 170

2.4 100 distinct winners (each a “**Winner**”) will be randomly selected during the Lucky Draw to win the following prizes (each, a “**Prize**”):

Prizes	Quantity
Dyson Supersonic™ Hair Dryer (worth \$599)	10
Lululemon Gift Card (worth \$500)	10
\$500 Cash Credit	10
Health Screening Package 1 (worth \$290)	35
Health Screening Package 2 (worth \$660)	35

2.5 The Lucky Draw will be conducted using an electronic system on 11 February 2022 (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.

2.6 Any eligible Accountholder or Cardholder who has chosen to withdraw from the promotion and/or release the earmark funds prior to the date on which the Lucky Draw is conducted will not be eligible for the Lucky Draw.

2.7 If any eligible Accountholder or Cardholder is subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Prize (which eligibility shall be determined at UOB's sole discretion), UOB reserves the right to reclaim the Prize, or charge the Eligible Accountholder the full value of the Prize.

2.8 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.

2.9 Each Winner shall only be entitled to win one (1) Prize under this Lucky Draw.

2.10 The Prize is neither transferable nor exchangeable for cash, credit or kind. No reservation, refund or exchange of the Prize is allowed.

2.11 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.

- 2.12 The names of the Winners will be announced on UOB's website by 28 February 2022. The Winners will be notified by 28 February 2022 via an acknowledgement letter/SMS/email as per each Winner's records with UOB. For Prizes which are not the \$500 Cash Credit, such notification will contain the details as to the redemption of the Prize ("**Redemption Notice**"). 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. For the \$500 Cash Credit Prize, the \$500 Cash Credit will be credited into your Account or Card account (as the case may be) by 28 February 2022.
- 2.13 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 organisation as UOB may determine in its sole discretion.
- 2.14 Save for the \$500 Cash Credit, 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.
- 2.15 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 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
 - b) to contact you (including by voice call or text message) regarding the redemption of the Prize.
- 2.16 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.

Accountholders with multiple Accounts

- 2.17 In the event that you have multiple Accounts, UOB will only verify the Incremental Fresh Funds in the Account number indicated in the account opened based on the earliest account open date by the Bank. For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

3. Withdrawals / Closure of Account

- 3.1 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.

- 3.2 The Accountholder agrees and acknowledges that the Bank may at its discretion forfeit or reclaim the Cash Credit or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded/redeemed, from the Account, if the Accountholder closes the Account and/or withdraws part of or all of the Earmarked Funds before the Earmark End Date.
- 3.3 If the Bank subsequently discovers or determines that the Accountholder is in fact not eligible to participate in or does not qualify for the Promotion, the Bank may at its discretion, forfeit or reclaim the Cash Credit or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded, from the Accountholder's Account.
- 3.4 In the event where the monies standing to the credit of the Account is not sufficient to reimburse the Bank for the value of the Cash Credit, the Accountholder shall immediately reimburse the Bank for the value of the Cash Credit in such manner as the Bank may decide in its discretion.

4. General

- 4.1 By participating in this Promotion, you are deemed to agree to be bound by the Terms and Conditions.
- 4.2 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this 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) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - (iii) 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;
 - (iv) 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
 - (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.3 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. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 4.4 These Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services 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.

- 4.5 The Bank 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 you shall be bound by these amendments.
- 4.6 You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You 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.
- 4.7 UOB shall not be responsible for any losses to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising.
- 4.8 UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 4.9 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.
- 4.10 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 (Cap. 53B) to enforce any term of the Terms and Conditions.
- 4.11 The Terms and Conditions are governed by the laws of Singapore and all Accountholders 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.