

TERMS AND CONDITIONS FOR THE UOB TMRW E-HONGBAO LUCKY DRAW 2022

1. Eligibility

- 1.1. This UOB TMRW E-Hongbao Lucky Draw (the “**Draw**”) is valid from 15 January 2022 to 15 February 2022, both dates inclusive (the “**Qualifying Period**”).
- 1.2. By participating in this Draw, you are deemed to have agreed to be bound by these terms and conditions governing the Draw (the “**Terms**”).
- 1.3. To participate in this Draw, you must satisfy all of the following conditions:
 - (a) you must be an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account, current account or cheque account held by you as the primary accountholder or a principal holder of a personal credit card issued to you by UOB, and in each case, such account must be valid and in good standing and conducted in a proper and satisfactory manner at all times (as determined by UOB in its sole and absolute discretion); and
 - (b) you must successfully log in to your UOB TMRW App and successfully perform a PayNow transaction with the NRIC or mobile number of the recipient with minimum amount of S\$10 (each, a “**Qualifying Entry**”) during the Qualifying Period.
- 1.4. For this Draw:
 - 1.4.1. You will be awarded with one (1) chance in the Draw for every successful Qualifying Entry made by you during the Qualifying Period if:
 - (a) you are an existing UOB PayNow user; and
 - (b) you have satisfied all of the conditions in Clause 1.3 above.
 - 1.4.2. You will be awarded with two (2) chances in the Draw for every successful Qualifying Entry made by you during the Qualifying Period if:
 - (a) you are not an existing UOB PayNow user and you must not have de-registered your UOB PayNow within one (1) month before the Qualifying Period;
 - (b) you must have successfully register for UOB PayNow via UOB TMRW App by linking a valid UOB account with your NRIC or Singapore mobile number during the Qualifying Period; and
 - (c) you have satisfied all of the conditions in Clause 1.3 above.

- 1.4.3. There is no cap on the number of chances in the Draw that you may earn during the Qualifying Period.
- 1.5. For the avoidance of doubt:
 - 1.5.1. If you subsequently cancel, terminate or reverse the relevant Qualifying Entry (as the case may be), such Qualifying Entry shall no longer be awarded any chance in the Draw.
 - 1.5.2. If you satisfy all of the conditions in Clause 1.4.2 above but you are found to have de-registered your UOB PayNow within one (1) month after the Qualifying Period, you will be disqualified from the Draw.

2. Draw

- 2.1. Upon the awarding of a chance in the Draw to you, your name will be submitted to the Draw pool. If you do not wish to participate in the Draw, you must notify UOB of the same using the UOB Call Centre Hotline 1800 222 2121 prior to the Draw Date (as defined below).
- 2.2. The Draw will be conducted using a computerized system on 8 April 2022 (the “**Draw Date**”) at 3 PM (Singapore time) 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 or a public witness appointed by UOB at its sole discretion.
- 2.3. A total of eighty-eight (88) winners will be selected at random from the pool of participants in the Draw pool on the Draw Date (the “**Winners**”). 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 Draw.
- 2.4. Each Winner shall receive a one-time cash prize equivalent to 8x of the total transaction amount of the winning Qualifying Entry by the Winner, subject to a maximum amount of **S\$800** (the “**Cash Prize**”).
- 2.5. If you are selected as a Winner, you will be notified by post to your last known address based on UOB’s records (the “**Prize Notification**”). The Prize Notification will be sent out by 30 April 2022 (or such other date as may be determined by UOB).
- 2.6. The details (full name and partially masked NRIC) of the Winners will also be announced on UOB’s website at uob.com.sg/tmrw.
- 2.7. The Cash Prize will be credited into each Winner’s UOB account registered with PayNow by UOB. Each Winner is responsible for ensuring that the UOB account registered with PayNow 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 Cash Prize is not credited or available for use, or if the Winner is unable to redeem or use the said prize.

- 2.8. The Cash Prize 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.
- 2.9. UOB reserves the right to replace the Cash Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

3. GENERAL

- 3.1. The following persons shall not be eligible to participate in the Draw:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) 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;
 - (c) 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;
 - (d) any individual who has not complied with any provision of these Terms;
 - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2. 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 the redemption or usage of any prize or participation in this Draw or the use of PayNow. 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.
- 3.3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Draw, including but not limited to the determination of whether you qualify for the Draw. 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 Draw, including the reasons for any disqualification from the Draw.

- 3.4. If UOB determines that you are ineligible to participate in the Draw or to receive any 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 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 such prize through such means as UOB may determine in its sole discretion.
- 3.5. The Terms shall be read in conjunction with any other terms that may be relevant in connection with this Draw (collectively the “**Standard Terms**”). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Draw, the Terms shall prevail to the extent that such discrepancy relates to this Draw.
- 3.6. UOB may, at any time and at its discretion terminate or suspend the Draw and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7. This Draw is not valid with other offers, privileges or promotions.
- 3.8. By participating in this 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 name and contact information) for all purposes in connection with this Draw (including for all legal purposes, identifying you as a Winner and announcing the Winners on UOB’s website) and to contact you, including by voice call or text message.
- 3.9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
- 3.10. The 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.