

TERMS AND CONDITIONS GOVERNING UOB TMRW FACEBOOK LIVESTREAM EVENT CONTEST

1. Eligibility

- 1.1. This **UOB TMRW Facebook Livestream Event Contest** (the “**Contest**”) is organised by United Overseas Bank Limited (“**UOB**”). The Contest is valid on 10 February 2022 from 2000 hours to 2100 hours Singapore time (both times inclusive) (the “**Contest Period**”), after which the Contest will be closed and no other entries will be accepted.
- 1.2. This Contest is only open to principal holders of a personal UOB savings account, UOB current account or UOB card account, which is valid and in good standing at all times as determined by UOB at its sole discretion.
- 1.3. By participating in this Contest, you are deemed to have agreed to be bound by these terms and conditions (the “**Terms**”) of this Contest.
- 1.4. To participate in this Contest, you must satisfy all of the following conditions:
 - (a) you must be a Singapore citizen or Singapore permanent resident aged 18 and above, who resides in Singapore with a valid Singapore mailing address;
 - (b) you must have a valid Facebook account at the time of submitting your Entry (as defined below);
 - (c) you must have the full reference number(s) of your PayNow transaction(s) made on UOB TMRW App between 15 January 2022 and 10 February 2022 (both dates inclusive) (the “**Qualifying Transactions**”); and
 - (d) you must be an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account or current account, which is valid and in good standing at all times as determined by UOB at its sole discretion.
- 1.5. The following persons are not eligible to participate in this Contest:
 - (a) individuals whose Facebook accounts are voluntarily or involuntarily terminated, closed or suspended on or before the expiry of the Contest Period;
 - (b) 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
 - (c) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

2. Contest

- 2.1. For this Contest, the host will conduct a total of four (4) draws. During each draw, the host will: -

- (a) randomly pick three (3) balls from a set of ten (10) balls, each labelled with a number between 0 and 9; and
 - (b) announce the lucky number combination, which consists of three numbers picked by the host.
- 2.2. For each draw, the first five (5) participants who submit one (1) complete 16-digit PayNow reference code of any of the Qualifying Transactions in the comment section of the Facebook Live Event (the “**Entry**”) shall be eligible to receive a one-time cash prize of S\$188 (the “**Cash Prize**”).
- 2.3. For this Contest: -
- 2.3.1. You are only limited to one (1) Entry during the Contest Period. In the event that you submit or provide more than one (1) Entry, only the first Entry submitted by you during the Contest Period will be considered for the purposes of this Contest.
 - 2.3.2. Your Entry must remain visible to the public at all times during the Facebook Live Event.
 - 2.3.3. You may be asked to verify your Entry where required by UOB.
- 2.4. Your Entry and/or posting of contents (the “**Content Post**”) must:
- (a) not contain any material which UOB, in its sole and absolute discretion, deems inappropriate, indecent, obscene, hateful, tortuous, defamatory, slanderous or libellous and must not contain material that UOB, in its sole and absolute discretion, deems to promote bigotry, racism, hatred or harm against any group or individual or to promote discrimination (whether based on race, gender, religion, nationality, disability, sexual orientation or age);
 - (b) not contain any material that breaches any applicable laws or regulations including the laws or regulations in the jurisdiction in which the Entry and/or Content Post is submitted;
 - (c) not contain your personal information or that of any third party (for example, name, address, phone number, email address or any other contact details). UOB shall not responsible for any loss or damages suffered as a result of or in connection with such posting;
 - (d) not be in breach of these Terms; and
 - (e) be original to you and must not infringe the intellectual property or any other rights of any third party.
- 2.5. For the avoidance of doubt, UOB shall not be responsible or liable:
- (a) to ensure that the Entry are posted promptly on the **UOB TMRW Facebook Livestream Event Contest** before the expiry of the Contest Period;
 - (b) for any Entry that fails to reach UOB for any reason whatsoever or for any failure, technical error or delay in the transmission of such posting to UOB for any reason whatsoever before the expiry of the Contest Period;

- (c) for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Entry; or
- (d) for any breakdown or malfunction in any computer system or equipment or network connection or internet connection,

which may result in the participant being omitted from taking part in the Contest or for any claim or cause of action arising out of or in connection with the Contest. No appeal, correspondence or claims or payment of compensation will be entertained.

2.6. By participating in the Contest, you expressly and irrevocably:

- (a) acknowledge that UOB does not own or host any third party social media or social networking site (including but not limited to TikTok, Facebook and Instagram) (the “**Third Party Service**”) and your participation in the Contest will be subject to the relevant terms and conditions, rules and guidelines as may be imposed by the applicable Third Party Service provider. Accordingly, notwithstanding the termination or deactivation of your Facebook account, or if you subsequently remove any content from your Facebook account, your Entry and/or Content Post may continue to remain on Facebook subject to the applicable guidelines and rules;
- (b) acknowledge that this Contest is not sponsored, endorsed or administered by, or associated with, any Third Party Service provider in any way. You agree that neither UOB nor Third Party Service provider will be liable for any loss, damage, charge or expense of whatever nature which you may suffer or incur in connection with your participation in this Contest;
- (c) agree that you are solely responsible for any content posted on any Third Party Service and the consequences arising out of such posting of content;
- (d) agree to co-operate and participate in any advertising, promotional and publicity and/or commercial activities organised by UOB in relation to the Contest;
- (e) acknowledge and agree that submitting Entry and/or Content Post constitutes such your consent to give UOB a worldwide royalty-free, irrevocable, transferrable, assignable, perpetual, non-exclusive license to use, reproduce, publish, create derivative works from and display such Entry and/or Contest Post in whole or in part, and to incorporate it into other works, in any form, including for promotional or marketing purposes without any obligation of attribution. You shall, if requested by UOB, sign documentation that may be required for UOB or its nominees to make use of and to assign to UOB or its nominees the non-exclusive rights to use the Entry and/or Contest Post, whether in whole or in part, without any payment or compensation thereof and in such mode and manner as shall be decided by UOB at its absolute discretion; and
- (f) agree to UOB publishing and/or broadcasting your Entry and/or Contest Post, name and relevant particulars in any manner which UOB may deem fit for publicity purposes, including the publishing of the winners of this Contest on the relevant Third Party Service.

3. Winners and Cash Prize

- 3.1. For this Contest, a total of twenty (20) winners will receive the Cash Prize.
- 3.2. If you are a winner of this Contest, you will be notified by 11 February 2022 (or such other date as UOB may determine) via Facebook Private Message through UOB's Facebook account on the specified Entry (the "**Notification**"). In order to claim the Cash Prize, you must respond with your full name, valid email address and NRIC/Passport number/FIN to UOBTMRWSG@uobgroup.com by 15 February 2022 (or such other date as UOB may determine) (the "**Notification Response**"). If UOB does not receive the requested information by 15 February 2022 (or such other date as UOB may determine) in accordance with these Terms or any of the details provided is erroneous, the Cash Prize will be deemed forfeited. UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed transmission of the Notification and/or receipt of your Notification Response.
- 3.3. UOB will credit the Cash Prize by 15 April 2022 (or such other date as may be determined by UOB) into your UOB account registered with PayNow. You are 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.
- 3.4. If your UOB account registered with PayNow is closed, cancelled, terminated or suspended for any reason whatsoever before or at the time the Cash Prize is credited into your UOB account, your Cash Prize will be forfeited without any payment or compensation to you and UOB shall have the sole discretion to award the Cash Prize to other participants who have been selected as back-up winners.
- 3.5. 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.
- 3.6. 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.
- 3.7. Notwithstanding anything to the contrary, UOB reserves the right to select other winners to substitute any winner who is subsequently found to be ineligible or disqualified or where the winner is unable to furnish any satisfactory proof that he/she is indeed the same person as the individual who submitted the winning Entry (for example, by showing all documentary evidence of proof of name and identification number etc.).

4. General

- 4.1. You expressly and irrevocably acknowledge and agree that you shall indemnify UOB for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred by UOB due to your breach of these Terms and/or a submitted Entry and/or Content Post by you.
- 4.2. UOB may at any time remove, delete or edit any Entry and/or Content Post which, in its opinion, in breach of these Terms.
- 4.3. 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 Contest. 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.

- 4.4. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Contest, including but not limited to the determination of whether you have met all the requirements of the Contest. 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 Contest.
- 4.5. If UOB determines that you are ineligible to participate in this Contest or to receive the Cash Prize, UOB may in its sole discretion forfeit the Cash Prize, reclaim the Cash Prize or charge to and debit an amount equal to the value of the Cash 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 the Cash Prize through such means as UOB may determine in its sole discretion.
- 4.6. The Terms shall be read in conjunction with any other terms that may be relevant in connection with this Contest (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 this Contest, the Terms shall prevail to the extent that such discrepancy relates to this Contest.
- 4.7. UOB may, at any time and at its discretion terminate the Contest and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 4.8. Unless otherwise stated, this Contest is not valid with other offers, privileges or promotions.
- 4.9. By participating in this Contest 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 (including but not limited to any person who is involved in organising and promoting the Contest on UOB's behalf) collecting, using and disclosing your information (including your personal data) for all purposes of this Contest (including with respect to any publicity or marketing efforts in connection with the Contest) and to contact you, including by voice call or text message.
- 4.10. 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.
- 4.11. 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.