

UOB Business Banking Best SME Award Customers’ Campaign (Euromoney) Bonus Incentive (“Promotion”)

Terms and Conditions

1. This Promotion is applicable to customers of United Overseas Bank Limited (“**UOB**”) who participate in the campaigns rolled out under the UOB Business Banking Best SME Award Customers’ Campaign (Euromoney) and who have complied fully with the accompanying terms and conditions (“**Eligible Customers**”).
2. The Promotion period is valid from 10th August 2023 to 9 October 2023 (both dates inclusive) (“**Promotion Period**”).
3. Without limiting the generality of the foregoing, the following Eligible Customers shall not be eligible for this Promotion: -
 - (i) Eligible Customers who are a staff or employee of UOB;
 - (ii) Eligible Customers who are or have become mentally incapacitated, deceased, insolvent, bankrupt, wound up or who faces legal incapacity or incapable of handling their affairs;
 - (iii) Eligible Customers who have any legal proceedings (or any threat) of any nature instituted against them;
 - (iv) Eligible Customers who UOB may decide to exclude at its discretion without prior notice and without furnishing any reason, at any time.

Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and from time to time and without having to give any notice or prior reason or being liable to any person, to determine the eligibility of the Eligible Customers to participate in this Promotion and shall not be obliged to give any reason.

4. Eligible Customers who fulfil the Eligibility Criteria (in the table below) shall be entitled to the Voucher as set out in the table below. [A redemption letter detailing the redemption process for the Voucher (“**Redemption Letter**”) will be sent out within three (3) months from the end of the Promotion Period (or such later date as determined by UOB).]

Eligibility Criteria	Voucher
Signed up for 3 participating campaigns	Additional S\$1,000 of vouchers
Signed up for 3 participating campaigns plus BizSmart Solution	Additional S\$2,800 of vouchers

- (i) The Vouchers are available on a first come first served basis, whilst stocks last.
- (ii) The Voucher must be redeemed within the time period set out in the Redemption Letter. Otherwise, the Vouchers will be forfeited without any compensation whatsoever.
- (iii) 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 Voucher or participation in this Promotion.
- (iv) Any Redemption Letter that has expired or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable. No payment or compensation whether

in cash, credit or kind or any replacement shall be made or issued for any Redemption Letter which has expired, or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.

- 5 The Voucher is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Vouchers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability, or fitness for purpose of the Voucher and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Voucher. Any dispute regarding the Voucher is to be resolved directly with the merchant and/or supplier of the Voucher. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Voucher. For the purposes of this clause, "Voucher" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Voucher.
- 6 The Voucher offered under this Promotion are not transferable or exchangeable for credit, other products or privileges in full or in part and is not refundable or replaceable. UOB may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Voucher with other items of similar value. UOB's determination of the substituted Voucher shall be final, conclusive and binding.
- 7 If an Eligible Customer is subsequently found to be ineligible or disqualified for any reason, UOB reserves the right at its absolute discretion to subsequently withdraw/forfeit the Voucher, and/or (if already awarded) reclaim the value of the Voucher through such modes and methods as UOB may so decide at its absolute discretion, including, but not limited to, deducting from the said Eligible Customer's accounts with UOB for such sums equal to the value of the Voucher. No party shall be entitled to any payment or other compensation in such an event.
- 8 Notwithstanding anything to the contrary, UOB may, at its absolute discretion, change or add to any of the terms and conditions of this Promotion. UOB's determination of all matters in connection with this Promotion shall be final, binding and conclusive. No appeal, communication and/or correspondence will be entertained. The decisions of UOB on all matters relating to this Promotion are at its discretion and final, conclusive and binding. UOB shall not be obliged to give any reason, prior notice or enter into any correspondence with any person on any matter concerning this Promotion. No appeal claims or payment of compensation will be entertained. UOB has the right and discretion to determine whether an Eligible Customer has met all the requirements of this Promotion and/or to receive the Voucher.
- 9 In the event of any inconsistency between the terms and conditions of this Promotion herein and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, the terms and conditions of this Promotion herein shall prevail.
- 10 By participating in this Promotion and receipt of the Voucher: -
 - (a) each Eligible Customer has agreed to be bound by the rules, regulations and decisions of UOB, by the terms and conditions of this Promotion. Failure to comply with any of the foregoing will result in a disqualification to receive the Voucher; **AND**
 - (b) each Eligible Customer is also deemed to have obtained the consent of its shareholders, beneficial owners, directors, employees, guarantors and authorised representatives collectively referred to as ("**Relevant Individual**") to the collection, use and disclosure of such Relevant Individual's personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying its eligibility to receive the Voucher.
- 11 This Promotion is not valid with other promotions, discounts or offers unless otherwise stated.

- 12 While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB make no representation or warranty whether express or implied and accepts no responsibility or reliability for its completeness or accuracy.
- 13 A person who is not a party to the terms and conditions of this Promotion has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any term herein.
- 14 The terms and conditions herein shall be governed by the laws of Singapore and all parties shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 15 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.