

**DRAW RESULTS FOR UNITED OVERSEAS BANK PERSONAL LOAN AND BALANCE TRANSFER ONLINE
LUCKY DRAW**

Draw date: 15 January 2025 (for 1 - 31 December 2024 approved applicants)			
No.	Last 4 characters of NRIC	Last Name/Initials	Rebate amount won
1	SXXXX367I	QUEK B C	S\$888
2	SXXXX179C	LESLIE S M L	S\$888
3	SXXXX162D	SECK M G	S\$888
4	SXXXX414I	CHAN Y M C	S\$888
5	SXXXX977E	ZHANG Q	S\$888
6	SXXXX010J	MOHAMAD K B H	S\$888
7	SXXXX829C	HOWE L H	S\$888
8	SXXXX432G	PILLAI M K M A	S\$888
9	SXXXX556B	NGOW K W	S\$888
10	SXXXX774C	YAP T H E	S\$888
11	SXXXX159B	PUSAPATI V R	S\$888
12	SXXXX796C	LYE P Q K	S\$888
13	SXXXX938H	WANG B	S\$888
14	SXXXX754G	TAY J H	S\$888
15	SXXXX442B	AHVINEESH S N N D	S\$888
16	SXXXX983C	HO W S	S\$888
17	SXXXX722G	CHIA A L	S\$888
18	SXXXX899F	WONG S W	S\$888
19	SXXXX324D	NUR A B O	S\$888
20	SXXXX948J	AI NASHRIQ M	S\$888
21	SXXXX301B	LAM S M	S\$888
22	SXXXX242Z	CHUA C S K	S\$888
23	SXXXX145I	IAN L S Y	S\$888
24	SXXXX063G	ABDUL K B M H	S\$888
25	SXXXX186B	DADHWAL P S	S\$888
26	SXXXX243H	NUR S B B	S\$888
27	SXXXX344F	CHIA K W M	S\$888
28	SXXXX375H	RITU K	S\$888
29	SXXXX813E	KANAGARAJ P	S\$888
30	SXXXX328A	LIM T W	S\$888

For the 30 winners from draw conducted on 15 January 2025 for the approved applicants from 1 December 2024 to 31 December 2024, a letter/email will be sent out to your mailing address/email address registered with the bank. The cash rebate will be credited into your account by 15 April 2025.

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
 - (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; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
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 the Gift 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, howsoever caused.
3. 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 you have 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.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (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 Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.



6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. 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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
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.
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.