

**Terms and Conditions for
UOB One Debit Visa Card 2026 Lucky Draw Promotion**

1. Promotion

- 1.1 This UOB One Debit Visa Card 2026 Lucky Draw Promotion (the “**Promotion**”) is only valid from 29 March 2026 to 19 April 2026 (the “**Promotion Period**”).
- 1.2 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.3 This Promotion is only open to all individuals who are between 17 and 24 years old and not existing holders of a UOB One Debit Visa Card issued by United Overseas Bank Limited (“**UOB**”) in Singapore.
- 1.4 To participate in this Promotion, you must satisfy all of the following conditions:
 - (i) you must be an individual between 17 and 24 years old during the Promotion Period;
 - (ii) you must receive an invitation sent by UOB to your email, and/or via SMS to your mobile phone, on UOB’s records inviting you to participate in this Promotion;
 - (iii) you must be an existing account holder of a One Account, Uniplus Account or Stash Account maintained at UOB in Singapore during the Promotion Period, which the account is valid, subsisting and in good standing as determined by UOB at its absolute discretion;
 - (iv) you must not be an existing holder of a UOB One Debit Visa Card issued by UOB in Singapore during the Promotion Period;
 - (v) you must successfully and duly submit an online application for a UOB One Debit Visa Card issued by UOB in Singapore via the following dedicated webpage (the “**Dedicated Webpage**”) by 16 April 2026:
 - (a) <https://forms.uob.com.sg/personal/cards/debit/one/apply.html>; and
 - (vi) your application submitted pursuant to Clause 1.4(v) above must be approved during the Promotion Period.
- 1.5 If you visit Singapore Polytechnic during the Promotion Period, you must satisfy all of the following conditions to participate in this Promotion:
 - (i) you must be an individual between 17 and 24 years old during the Promotion Period;
 - (ii) you must not be an existing holder of a UOB One Debit Visa Card issued by UOB in Singapore during the Promotion Period;
 - (iii) you must successfully and duly submit an application at the Hangout@UOB branch during the Promotion Period for a UOB One Debit Visa Card issued by UOB in Singapore; and
 - (iv) your application submitted pursuant to Clause 1.5(iii) above must be approved during the Promotion Period.
- 1.6 UOB has the right at its discretion to approve or decline any application for any reason whatsoever and is neither obliged to give any reason or prior notice on any matter concerning the application nor be liable to any person.
- 1.7 For avoidance of doubt:



- (i) If you submit an online application for a UOB One Debit Visa Card issued by UOB in Singapore, your online application must be successfully and duly submitted via the Dedicated Webpage and by 16 April 2026 to ensure that the application may be processed and approved by 19 April 2026. Otherwise, you shall not be eligible to participate in this Promotion.
- (ii) For an online application submitted via the Dedicated Webpage pursuant to Clause 1.4(v) above, you must ensure that UOB One Debit Visa Card is selected in the online application form at the time of submitting the online application. Otherwise, you shall not be eligible to participate in this Promotion notwithstanding your application is approved.
- (iii) If you visit Singapore Polytechnic during the Promotion Period and successfully submit an application at the Hangout@UOB branch during the Promotion Period to apply for:
 - (a) either a One Account or a Uniplus Account as the principal accountholder; and
 - (b) a UOB One Debit Visa Card issued by UOB in Singapore,
 you will receive a UOB One Debit Mastercard issued by UOB in Singapore in addition to the UOB One Debit Visa Card you have applied in the same application upon approval of the application.

2. Lucky Draw

- 2.1 If you satisfy all of the conditions in either Clause 1.4 or 1.5 above (as the case may be), you will automatically be awarded with one (1) chance for the UOB One Debit Visa Card 2026 Lucky Draw (the “**Lucky Draw**”).
- 2.2 The Lucky Draw will be conducted using an electronic system on 29 April 2026 (the “**Draw Date**”) at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date or location as UOB may determine at its own discretion without prior notice). The draw will be witnessed by an independent external auditor or public accountant appointed by UOB at its sole discretion.
- 2.3 A total of 30 individual winners (each a “**Winner**” and collectively, the “**Winners**”) will be randomly selected during the Lucky Draw. Each Winner will be eligible to receive one (1) pair of Laufey: A Matter of Time Tour concert tickets (the “**Prize**”):

Prize	Number of Prizes available
One (1) pair of Laufey: A Matter of Time Tour concert tickets	30

- 2.4 The Winners will be announced on UOB’s website at <https://www.uob.com.sg/personal/highlights/life-moments/adulting/uob-tertiary.page> within seven (7) calendar days from the Draw Date.
- 2.5 All Winners will also be notified within 7 calendar days from the Draw Date via a notification letter, SMS or email (or such other mode of communication as UOB may determine at its sole discretion without prior notice) sent based on your contact details in UOB’s records (the “**Notification**”). It is your responsibility to ensure that your contact information on UOB’s records is complete and up-to-date at all times to enable the Notification to be sent to you.
- 2.6 If you choose to withdraw from this Promotion, you shall not be eligible to participate in the Lucky Draw or receive the Prize. If you are subsequently discovered to be ineligible to receive the Prize (which eligibility shall be determined at the UOB’s sole discretion), UOB reserves the right



to charge you the full value of the Prize and is entitled to set off against any deposits in any of your accounts with UOB.

- 2.7 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.
- 2.8 You are required to comply with all the requirements set out in the Notification regarding the redemption of the Prize. The Prize must be redeemed by the date set out in the Notification (the "**Redemption Deadline**"). Strictly no extension of the Redemption Deadline will be allowed. If you fail to redeem your Prize by the Redemption Deadline for any reason whatsoever, your Prize will be forfeited without any compensation whatsoever.
- 2.9 Each Winner is entitled to redeem only one Prize.
- 2.10 The Prize is neither transferable nor exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. 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 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. UOB shall not be required to assist or act on your 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.
- 2.13 Your account(s) (including your UOB One Debit Visa Card account) at UOB must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you redeem the Prize, the Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 2.14 If your UOB One Debit Visa Card account approved under this Promotion is closed or terminated within nine (9) months from the date such accounts/cards was opened, the Prize shall be forfeited and UOB shall be entitled to recover the value of the Prize in any manner it deems fit.
- 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:
 - (i) 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
 - (ii) to contact you (including by voice call or text message) regarding the redemption of the Prize (if applicable).
- 2.16 You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event or the collection/redemption of the Prize (if applicable) for the purposes of publication on the UOB's website and social media page(s) and/or such other channel as UOB may determine in its sole discretion.

3. Withdrawals / Closure of Account

- 3.1 An early account closure fee of S\$30 is payable if your new UOB savings or current account opened pursuant to this Promotion is closed within six (6) months from the opening date of the new account.

4. General

- 4.1 The following persons **shall not be eligible** to participate in this Promotion:

- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- (ii) 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;
- (iii) 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
- (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

- 4.2 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 Prize 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 or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.

- 4.3 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.

- 4.4 If UOB determines that you are ineligible to participate in this Promotion or to receive the 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 the Gift through such means as UOB may determine in its sole discretion.

- 4.5 UOB shall not be responsible for any failure or delay in transmission of sales transactions by Visa, MasterCard, American Express, Union Pay, merchant establishments, postal or telecommunication authorities or any other third party in which may result in you failing to be entitled to the Prize under this Promotion.

- 4.6 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for this Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with this Promotion.



- 4.7 The Terms shall be read in conjunction with the prevailing UOB One Debit Card Terms and Conditions, UOB's Terms and Conditions Governing Accounts and Services 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.
- 4.8 UOB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Promotion and/or the Prize offered which are published in any mass media, marketing or advertising materials.
- 4.9 To the fullest extent permitted by law, UOB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of this Promotion and the Prize under this Promotion, including but not limited to any warranty of quality, merchantability or fitness of the Prize.
- 4.10 UOB may, at any time and at its discretion terminate this Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 4.11 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 4.12 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 the Bank 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, text message or mail.
- 4.13 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 4.14 The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic 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\$100,000 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\$100,000 for each depositor per Scheme member.

United Overseas Bank Limited Company Reg. No. 193500026Z

29 March 2026

