

## Table of Contents

<b>Contents</b>	<b>Page(s)</b>
Terms and Conditions for UOB x Singapore Polytechnic CCA Carnival Promotion	<a href="#"><u>2-6</u></a>
Frequently Asked Questions (FAQs) for the UOB x Singapore Polytechnic CCA Carnival Promotion	<a href="#"><u>7</u></a>
Terms and Conditions governing the UOB x Ngee Ann Polytechnic 11 April Promotion	<a href="#"><u>8-11</u></a>
Frequently Asked Questions (FAQs) for the UOB x Ngee Ann Polytechnic 11 April Promotion	<a href="#"><u>12</u></a>
Terms and Conditions governing the UOB x Ngee Ann Polytechnic 16-17 April Promotion	<a href="#"><u>13-16</u></a>
Frequently Asked Questions (FAQs) for the UOB x Ngee Ann Polytechnic 16-17 April Promotion	<a href="#"><u>17</u></a>



**Terms and Conditions for  
UOB x Singapore Polytechnic CCA Carnival Promotion**

1. This UOB x Singapore Polytechnic CCA Carnival Promotion (the “**Promotion**”) is only valid on 9 April 2024 and 11 April 2024 (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. This Promotion is only open to individuals who:
  - (i) are not existing holders of any UOB debit cards issued by United Overseas Bank Limited (“**UOB**”) in Singapore; and
  - (ii) are currently enrolled as a student at Singapore Polytechnic.
3. To participate in this Promotion, you must satisfy all of the following conditions within the Promotion Period:
  - (i) you must be between the ages of 16 to 24 years at the time of submitting your application pursuant to clause 3(ii) below; and
  - (ii) you must successfully apply and get approval for a UOB One Account or UOB Uniplus Account together with a UOB One Debit Mastercard and/or the UOB One Debit Visa Card (the “**UOB One Application**”):
    - a. online via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page> (the “**Dedicated Webpage**”); or
    - b. at Hangout@UOB.
4. Please note that for UOB One Applications via the Dedicated Webpage, the following applies:
  - (i) At the time of application, you must select that you are a current student of Singapore Polytechnic in the application form.
  - (ii) The Dedicated Webpage only supports application for a UOB One Debit Mastercard bundled with a UOB One Account or UOB Uniplus Account (each such account a “**Deposit Account**”, collectively the “**Deposit Accounts**”).
  - (iii) If you are interested to apply for a UOB One Debit Visa Card instead of a UOB One Debit Mastercard, you can either submit your UOB One Application at Hangout @ UOB or submit your UOB One Application online via the Dedicated Webpage and then apply for a UOB One Debit Visa Card at Hangout@UOB.
5. UOB has the right at its discretion to approve or decline any UOB One Application and is neither obliged to give any reason or prior notice on any matter concerning the UOB One Application nor be liable to any party.

6. If you satisfy all of the terms in Clause 3 above, you shall be eligible to receive and enjoy the following rewards (collectively, the **“Welcome Rewards”**):
  - (i) a welcome gift consisting of a S\$20 Grab Ride voucher (**“Welcome Gift”**); and
  - (ii) annual fee waiver on your UOB One Debit Mastercard and/or the UOB One Debit Visa Card (each, a **“UOB One Debit Card”**) for a period of 5 years from the date of your UOB One Debit Card approval.
7. For the avoidance of doubt, you are only entitled to receive one (1) Welcome Gift during the Promotion Period regardless of the number of UOB One Debit Cards applied or approved during the same period. No reservation, refund or exchange of the Welcome Gift will be allowed.
8. To redeem your Welcome Gift, please present your successful UOB One Application approval confirmation to a UOB staff at Hangout@UOB within the Promotion Period. You will also be required to present your original NRIC / Passport for verification purposes at the time of redemption.
9. The Welcome Gift will be issued in the form of one or more promo codes, which will each expire on 31 July 2024 (or such other date as the merchant may determine) and is only valid for rides in Singapore booked via the official Grab mobile application. Each promo code is only valid for one-time use unless otherwise stated. The promo codes cannot be stacked, clubbed or combined for use in a single transaction. The promo codes cannot be used in conjunction with other discounts, promotions, unless otherwise stated. A successful redemption is only made upon confirming your booking and any unconsumed value of that promo code shall be forfeited.
10. Utilisation and redemption of the Welcome Gift remains subject to any other terms and conditions as may be imposed by the relevant merchant and/or supplier, which shall be your responsibility to comply with.
11. Your Deposit Account and UOB One Debit Card account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Deposit Account or UOB One Debit Card account is delinquent, voluntarily or involuntarily closed, cancelled, terminated or suspended for any reason whatsoever before any of the Welcome Rewards are awarded or issued to you, the Welcome Rewards shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
12. If your Deposit Account and/or UOB One Debit Card account approved under this Promotion is closed or terminated within nine (9) months from the opening date such accounts/cards, the Welcome Rewards shall be forfeited and UOB shall be entitled to recover the value of the Welcome Rewards in any manner it deems fit.

**Exclusively for UOB One Debit Visa Card**

13. If you have successfully applied for the UOB One Debit Visa Card in accordance with the terms of this Promotion, you will also be eligible to redeem a free UOB tumbler (the **“Additional Gift”**). To redeem your Additional Gift, please present your successful UOB One Application approval confirmation to a UOB staff at Hangout@UOB within the Promotion Period. You will also be required to present your original NRIC / Passport for verification purposes at the time of redemption.
14. You will also be automatically enrolled in the lucky draw to stand a chance to win a Fujifilm Instax mini 12 with 2 packs of film (worth approximately S\$179) (the **“Lucky Draw Prize”**) in accordance with Clause 16 of these Terms below (the **“Lucky Draw”**).

15. **Lucky Draw**

- (a) You will only be eligible to earn one chance in the Lucky Draw if you have satisfied the conditions to participate in the Lucky Draw as set out in these Terms.
- (b) The Lucky Draw will be conducted using a computerized system on **8 July 2024** (the “**Draw Date**”) at 3 PM (Singapore time) at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as UOB may determine at its own discretion). The Lucky Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.
- (c) A total of 10 of individual winners will be selected from the Lucky Draw (each, a “**Winner**” and collectively, the “**Winners**”). Winners will be selected at random from the computerised draw. UOB shall have the right to draw reserve winners to replace any Winner drawn who is subsequently disqualified or unable to collect the Lucky Draw Prize.
- (d) Each Winner will be eligible to redeem only one Lucky Draw Prize.
- (e) If you are selected as a Winner, you will be notified by email or SMS based on your email address or Singapore mobile phone number on UOB’s records (the “**Prize Notification**”) within 7 calendar days from the Draw Date. It is your responsibility to provide UOB with your updated contact details to enable UOB to contact you regarding the Lucky Draw.
- (f) The Winners will be required to redeem the Lucky Draw Prize in person at Hangout@UOB by no later than 31 July 2024 or such other timeline as may be specified in the Prize Notification. Winners are required to present their original NRIC / Passport for verification purposes at the time of redemption. If the Lucky Draw Prize remains unclaimed after the stipulated redemption period stated in the Prize Notification, the Lucky Draw Prize shall be forfeited.
- (g) The details (full name and partially masked NRIC/ID number) of the Winners will also be announced on UOB’s official website within 7 calendar days of the Draw Date.
- (h) The Winner’s eligibility to participate in the Lucky Draw is subject to verification, and in the event that they are determined by UOB to be ineligible to participate in the Lucky Draw, UOB shall have the right to disqualify that Winner without notice.
- (i) Each of the Winners consents to UOB disclosing and/or publishing his or her name, particulars, picture or photographs in any manner which UOB may deem fit for publicity purposes. The Winners shall cooperate with and participate in such publicity activities organized by UOB in conjunction with this Lucky Draw without any compensation whatsoever and in such manner as UOB may deem fit. The failure by a Winner to comply with this Clause shall result in his or her disqualification as a winner to receive the Lucky Draw Prize.

**General**

16. All gifts and rewards awarded under this Promotion (including the Welcome Gift and the Lucky Draw Prize) are supplied by a third-party merchants and UOB is not an agent of the merchants and/or suppliers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of any products and/or services provided by any third party merchant in connection with the use and/or redemption of any such gifts and/or rewards and UOB assumes no liability or responsibility for the acts or omissions of the

merchants or any non-performance or defects in any products and/or services provided by third party merchants in connection with the use and/or redemption of any such gifts and/or rewards. Any dispute regarding the use and/or redemption of any products and/or services provided by third party merchants in connection with the use and/or redemption of all such gifts and rewards must be resolved directly with the relevant merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the relevant merchant and/or supplier.

17. All gifts and rewards awarded under this Promotion (including the Welcome Gift and the Lucky Draw Prize) are strictly non-transferable, non-assignable and are not exchangeable for cash, credit or kind, in full or in part, and where applicable, are not replaceable if lost, damaged or stolen.
18. UOB may substitute any of the gifts and/or rewards awarded under this Promotion (including the Welcome Gift and the Lucky Draw Prize) with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
19. The following persons shall not be eligible to participate in the 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.
20. 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 reward or benefit under this Promotion 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.
21. 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.
22. Without prejudice to any of the other provisions in these Terms, if UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.

23. 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.
24. An early account closure fee of S\$30 is payable if a Deposit Account is closed within six (6) months from the account opening date of the said Deposit Account.
25. The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (for Individuals), the UOB One Debit Card Terms and Conditions, 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.
26. Unless otherwise stated, this Promotion is only valid with the following promotions:
  - (i) UOB Debit Card Grab Voucher Promotion (accessible via <https://www.go.uob.com/dcgrab>)
27. 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 information (including your personal data) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
28. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
29. 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.

### **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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

April 2024

**Frequently Asked Questions (FAQs) for the UOB x Singapore Polytechnic CCA Carnival Promotion**

**1. Who is eligible to take part in this Promotion?**

Ans: Current Singapore Polytechnic students that are not existing holders of any UOB debit cards issued by UOB.

**2. How long is the Promotion Period?**

Ans: The Promotion is valid on 9 April 2024 and 11 April 2024 only.

**3. Where can I sign up for this Promotion?**

Ans: You may sign up by –

- (i) Submitting your application online via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page>; or
- (ii) Submitting your application at Hangout@UOB

**4. I've lost/misplaced the prizes or welcome gift. Can UOB re-issue me new prize/gift ?**

Ans: UOB is unable to replace or re-issue any of the rewards or prizes in this Promotion once redeemed.

**5. I've applied for both UOB One Debit Visa card and UOB One Debit Mastercard. Can I redeem 2 sets of Welcome Gift?**

Ans: You are only eligible to redeem 1 Welcome Gift under this Promotion.

**6. I've applied for UOB One Debit Card earlier on but have forgotten to redeem the Welcome Gift. Can I still redeem the Welcome Gift at Hangout @ UOB?**

Ans: If you are eligible to receive the Welcome Gift, you may redeem the Welcome Gift in person at Hangout @ UOB any time during the Promotion Period.

**7. Where can I found out more about UOB One Debit Card benefits?**

Ans: You may visit <https://www.uob.com.sg/onecards/uob-one-debit-card.html>



**Terms and Conditions Governing the  
UOB x Ngee Ann Polytechnic 11 April Promotion**

1. This UOB x Ngee Ann Polytechnic 11 April Promotion (the “**Promotion**”) is only valid on 11 April 2024 (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. This Promotion is only open to individuals who:
  - (i) are not existing holders of any UOB debit cards issued by United Overseas Bank Limited (“**UOB**”) in Singapore; and
  - (ii) are currently enrolled as a student at Ngee Ann Polytechnic.
3. To participate in this Promotion, you must satisfy all of the following conditions within the Promotion Period:
  - (i) you must be between the ages of 16 to 24 years at the time of submitting your application pursuant to clause 3(ii) below; and
  - (ii) you must successfully apply and get approval for a UOB One Account or UOB Uniplus Account together with a UOB One Debit Mastercard and/or the UOB One Debit Visa Card (“**UOB One Application**”):
    - a. online via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page> (the “**Dedicated Webpage**”); or
    - b. at Hangout@UOB.
4. Please note that for UOB One Debit Applications via the Dedicated Webpage, the following applies:
  - (i) At the time of application, you must select that you are a current student of Ngee Ann Polytechnic in the application form.
  - (ii) The Dedicated Webpage only supports application for a UOB One Debit Mastercard bundled with a UOB One Account or UOB Uniplus Account (each such account a “**Deposit Account**”, collectively the “**Deposit Accounts**”).
  - (iii) If you are interested to apply for a UOB One Debit Visa Card instead of a UOB One Debit Mastercard, you can either submit your UOB One Application at Hangout @ UOB or submit your UOB One Application online via the Dedicated Webpage and then apply for a UOB One Debit Visa Card at Hangout@UOB
5. UOB has the right at its discretion to approve or decline any UOB One Application and is neither obliged to give any reason or prior notice on any matter concerning the UOB One Application nor be liable to any party.
6. If you satisfy all of the terms in Clause 3 above, you shall be eligible to receive and enjoy the following rewards (collectively, the “**Welcome Rewards**”):
  - (i) A UOB tote bag (the “**Giveaway**”); and



- (ii) A chance to play the UOB Clawesome Machine to win a S\$20 Grab Ride voucher or a S\$10 Starbucks gift card (“**Welcome Gift**”); and
  - (iii) annual fee waiver on your UOB One Debit Mastercard and/or the UOB One Debit Visa Card (each, a “**UOB One Debit Card**”) for a period of 5 years from the date of your UOB One Debit Card approval.
- 7. For the avoidance of doubt, you are only entitled to receive one (1) Welcome Gift during the Promotion Period regardless of the number of UOB One Debit Cards applied for or approved during the same period. No reservation, refund or exchange of the Welcome Gift will be allowed.
- 8. To redeem the UOB tote bag and play the UOB Clawesome Machine, you will need to come down personally to the UOB booth located at Ngee Ann Polytechnic Business School Blk 1 Foyer (the “**Booth**”) during the Promotion Period and present your successful UOB One Application approval confirmation to a UOB staff at the Booth. You will only have one chance to play the UOB Clawesome Machine during the entire Promotion Period. You will also be required to present your original NRIC / Passport for verification purposes before you are eligible to play the UOB Clawesome Machine.
- 9. The Starbucks gift cards will expire on 1 November 2026. If the credits in the gift card are not fully redeemed by the expiry date, then the unredeemed balance of the credits will be forfeited. The Starbucks gift cards are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost or damaged.
- 10. The Grab ride vouchers will be issued in the form of one or more promo codes, which will each expire on 31 July 2024 (or such other date as the merchant may determine) and is only valid for rides in Singapore booked via the official Grab mobile application. The Grab ride vouchers are not exchangeable for cash, credit or kind, in full or in part, and shall not be replaceable if lost or damaged. Each promo code is only valid for one-time use unless otherwise stated. The promo codes cannot be stacked, clubbed or combined for use in a single transaction. The promo codes cannot be used in conjunction with other discounts, promotions, unless otherwise stated. A successful redemption is only made upon confirming your booking and any unconsumed value of that promo code shall be forfeited.
- 11. Utilisation and redemption of the Welcome Gift remains subject to any other terms and conditions as may be imposed by the relevant merchant and/or supplier, which shall be your responsibility to comply with.
- 12. The Giveaway and the Welcome Gifts are supplied by a third-party merchants and UOB is not an agent of the merchants and/or suppliers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of any products and/or services provided by any third party merchant in connection with the use and/or redemption of any such gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in any products and/or services provided by third party merchants in connection with the use and/or redemption of any such gifts. Any dispute regarding the use and/or redemption of any products and/or services provided by third party merchants in connection with the use and/or redemption of all such gifts must be resolved directly with the relevant merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the relevant merchant and/or supplier.
- 13. Your Deposit Account and UOB One Debit Card account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Deposit Account or UOB One Debit Card account is delinquent, voluntarily or involuntarily closed, cancelled, terminated or suspended for any reason whatsoever before the Welcome Rewards are awarded or issued to you, the Welcome Rewards shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

14. If your Deposit Account and/or UOB One Debit Card account approved under this Promotion is closed or terminated within nine (9) months from the date such accounts/cards was opened, the Welcome Rewards shall be forfeited and UOB shall be entitled to recover the value of the Welcome Rewards in any manner it deems fit.
15. All gifts and rewards awarded under this Promotion (including the Giveaway and the Welcome Gift) are strictly non-transferable, non-assignable and are not exchangeable for cash, credit or kind, in full or in part, and where applicable, are not replaceable if lost, damaged or stolen.
16. UOB may substitute any of the gifts and/or rewards awarded under this Promotion (including the Giveaway and the Welcome Gift) with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

### **General**

17. The following persons shall not be eligible to participate in the 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.
18. 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 reward or benefit under this Promotion 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.
19. 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.
20. Without prejudice to any of the other provisions in these Terms, if UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.

21. 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.
22. An early account closure fee of S\$30 is payable if a Deposit Account is closed within six (6) months from the account opening date of the said Deposit Account.
23. The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (for Individuals), the UOB One Debit Card Terms and Conditions, 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.
24. Unless otherwise stated, this Promotion is only valid with the following promotions:
  - (ii) UOB Debit Card Grab Voucher Promotion (accessible via <https://www.go.uob.com/dcgrab>)
25. 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 information (including your personal data) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
26. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
27. 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.

### **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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

United Overseas Bank Limited Company Reg. No. 193500026Z

April 2024

**Frequently Asked Questions (FAQs) for the  
UOB x Ngee Ann Polytechnic 11 April Promotion**

1. **Who is eligible to take part in this Promotion?**  
Ans: Current Ngee Ann Polytechnic students that are not existing holders of any UOB debit cards issued by UOB.
2. **How long is the Promotion Period?**  
Ans: The Promotion is valid on 11 April 2024 only.
3. **Where can I sign up for this Promotion?**  
Ans: You may sign up by –  
  
(i) Submitting your application online via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page>; or  
(ii) Submitting your application at Hangout@UOB
4. **I've lost/misplaced the gift. Can UOB re-issue me new gift ?**  
Ans: UOB is unable to replace or re-issue any gift once it has been redeemed.
5. **What prizes can I win from UOB Clawesome Machine?**  
Ans: You may win either a S\$20 Grab Ride Voucher or a S\$10 Starbucks Gift Card.
6. **I've applied for both UOB One Debit Visa card and UOB One Debit Mastercard. Can I redeem 2 sets of the S\$20 Grab Ride Voucher/ S\$10 Starbucks Gift Card and the UOB tote bag?**  
Ans: You are only eligible to redeem (i) either a S\$20 Grab Ride Voucher or a S\$10 Starbucks Gift Card and (ii) the UOB tote bag once under this Promotion.
7. **Where can I find out more about UOB One Debit Card benefits?**  
Ans: You may visit <https://www.uob.com.sg/onecards/uob-one-debit-card.html>



**Terms and Conditions Governing the  
UOB x Ngee Ann Polytechnic 16-17 April Promotion**

1. This UOB x Ngee Ann Polytechnic 16-17 April Promotion (the “**Promotion**”) is only valid on 16 April 2024 and 17 April 2024 (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. This Promotion is only open to individuals who:
  - (i) are not existing holders of any UOB debit cards issued by United Overseas Bank Limited (“**UOB**”) in Singapore; and
  - (ii) are currently enrolled as a student at Ngee Ann Polytechnic.
3. To participate in this Promotion, you must satisfy all of the following conditions within the Promotion Period:
  - (i) you must be between the ages of 16 to 24 years at the time of submitting your application pursuant to clause 3(ii) below; and
  - (ii) you must successfully apply and get approval for a UOB One Account or UOB Uniplus Account together with a UOB One Debit Mastercard and/or the UOB One Debit Visa Card (“**UOB One Application**”):
    - a. online via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page> (the “**Dedicated Webpage**”); or
    - b. at Hangout@UOB (Ngee Ann Polytechnic).
4. Please note that for UOB One Debit Applications via the Dedicated Webpage, the following applies:
  - (i) At the time of application, you must select that you are a current student of Ngee Ann Polytechnic in the application form.
  - (ii) The Dedicated Webpage only supports application for a UOB One Debit Mastercard bundled with a UOB One Account or UOB Uniplus Account (each such account a “**Deposit Account**”, collectively the “**Deposit Accounts**”).
  - (iii) If you are interested to apply for a UOB One Debit Visa Card instead of a UOB One Debit Mastercard, you can either submit your UOB One Application at Hangout @ UOB or submit your UOB One Application online via the Dedicated Webpage and then apply for a UOB One Debit Visa Card at Hangout@UOB (Ngee Ann Polytechnic).
5. UOB has the right at its discretion to approve or decline any UOB One Application and is neither obliged to give any reason or prior notice on any matter concerning the UOB One Application nor be liable to any party.
6. If you satisfy all of the terms in Clause 3 above, you shall be eligible to receive and enjoy the following rewards (collectively, the “**Welcome Rewards**”):
  - (i) A UOB tote bag (the “**Giveaway**”); and

- (ii) A chance to play the UOB Clawesome Machine to win a S\$20 Grab Ride voucher or a S\$10 Starbucks gift card (“**Welcome Gift**”); and
  - (iii) annual fee waiver on your UOB One Debit Mastercard and/or the UOB One Debit Visa Card (each, a “**UOB One Debit Card**”) for a period of 5 years from the date of your UOB One Debit Card approval.
- 7. For the avoidance of doubt, you are only entitled to receive one (1) Welcome Gift during the Promotion Period regardless of the number of UOB One Debit Cards applied for or approved during the same period. No reservation, refund or exchange of the Welcome Gift will be allowed.
- 8. To redeem the UOB tote bag and play the UOB Clawesome Machine, you will need to come down personally to the UOB booth located outside Ngee Ann Polytechnic Makan Place (the “**Booth**”) during the Promotion Period and present your successful UOB One Application approval confirmation to a UOB staff at the Booth. You will only have one chance to play the UOB Clawesome Machine during the entire Promotion Period. You will also be required to present your original NRIC / Passport for verification purposes before you are eligible to play the UOB Clawesome Machine.
- 9. The Starbucks gift cards will expire on 1 November 2026. If the credits in the gift card are not fully redeemed by the expiry date, then the unredeemed balance of the credits will be forfeited. The Starbucks gift cards are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost or damaged.
- 10. The Grab ride vouchers will be issued in the form of one or more promo codes, which will each expire on 31 July 2024 (or such other date as the merchant may determine) and is only valid for rides in Singapore booked via the official Grab mobile application. The Grab ride vouchers are not exchangeable for cash, credit or kind, in full or in part, and shall not be replaceable if lost or damaged. Each promo code is only valid for one-time use unless otherwise stated. The promo codes cannot be stacked, clubbed or combined for use in a single transaction. The promo codes cannot be used in conjunction with other discounts, promotions, unless otherwise stated. A successful redemption is only made upon confirming your booking and any unconsumed value of that promo code shall be forfeited.
- 11. Utilisation and redemption of the Welcome Gift remains subject to any other terms and conditions as may be imposed by the relevant merchant and/or supplier, which shall be your responsibility to comply with.
- 12. The Giveaway and the Welcome Gifts are supplied by a third-party merchants and UOB is not an agent of the merchants and/or suppliers. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of any products and/or services provided by any third party merchant in connection with the use and/or redemption of any such gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in any products and/or services provided by third party merchants in connection with the use and/or redemption of any such gifts. Any dispute regarding the use and/or redemption of any products and/or services provided by third party merchants in connection with the use and/or redemption of all such gifts must be resolved directly with the relevant merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the relevant merchant and/or supplier.
- 13. Your Deposit Account and UOB One Debit Card account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your Deposit Account or UOB One Debit Card account is delinquent, voluntarily or involuntarily closed, cancelled, terminated or suspended for any reason whatsoever before the Welcome Rewards are awarded or issued to you, the Welcome Rewards shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

14. If your Deposit Account and/or UOB One Debit Card account approved under this Promotion is closed or terminated within nine (9) months from the date such accounts/cards was opened, the Welcome Rewards shall be forfeited and UOB shall be entitled to recover the value of the Welcome Rewards in any manner it deems fit.
15. All gifts and rewards awarded under this Promotion (including the Giveaway and the Welcome Gift) are strictly non-transferable, non-assignable and are not exchangeable for cash, credit or kind, in full or in part, and where applicable, are not replaceable if lost, damaged or stolen.
16. UOB may substitute any of the gifts and/or rewards awarded under this Promotion (including the Giveaway and the Welcome Gift) with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

### **General**

17. The following persons shall not be eligible to participate in the Promotion:
  - (v) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (vi) 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;
  - (vii) 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
  - (viii) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
18. 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 reward or benefit under this Promotion 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.
19. 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.
20. Without prejudice to any of the other provisions in these Terms, if UOB determines that you are ineligible to participate in this Promotion or to receive any reward under this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward 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 reward through such means as UOB may determine in its sole discretion.

21. 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.
22. An early account closure fee of S\$30 is payable if a Deposit Account is closed within six (6) months from the account opening date of the said Deposit Account.
23. The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (for Individuals), the UOB One Debit Card Terms and Conditions, 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.
24. Unless otherwise stated, this Promotion is only valid with the following promotions:
  - (iii) UOB Debit Card Grab Voucher Promotion (accessible via <https://www.go.uob.com/dcgrab>)
25. 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 information (including your personal data) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
26. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
27. 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.

### **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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

United Overseas Bank Limited Company Reg. No. 193500026Z

April 2024



**Frequently Asked Questions (FAQs) for the  
UOB x Ngee Ann Polytechnic 16-17 April Promotion**

1. **Who is eligible to take part in this Promotion?**  
Ans: Current Ngee Ann Polytechnic students that are not existing holders of any UOB debit cards issued by UOB.
2. **How long is the Promotion Period?**  
Ans: The Promotion is valid on 16-17 April 2024 only.
3. **Where can I sign up for this Promotion?**  
Ans: You may sign up by –  
  
(i) Submitting your application online via <https://www.uob.com.sg/personal/highlights/life-moments/adulting/tertiary-students.page>; or  
(ii) Submitting your application at Hangout@UOB (Ngee Ann Polytechnic)
4. **I've lost/misplaced the gift. Can UOB re-issue me new gift ?**  
Ans: UOB is unable to replace or re-issue any gift once it has been redeemed.
5. **What prizes can I win from UOB Clawesome Machine?**  
Ans: You may win either a S\$20 Grab Ride Voucher or a S\$10 Starbucks Gift Card.
6. **I've applied for both UOB One Debit Visa card and UOB One Debit Mastercard. Can I redeem 2 sets of the S\$20 Grab Ride Voucher/ S\$10 Starbucks Gift Card and the UOB tote bag?**  
Ans: You are only eligible to redeem (i) either a S\$20 Grab Ride Voucher or a S\$10 Starbucks Gift Card and (ii) the UOB tote bag once under this Promotion.
7. **Where can I find out more about UOB One Debit Card benefits?**  
Ans: You may visit <https://www.uob.com.sg/onecards/uob-one-debit-card.html>