



**Terms and Conditions governing the United Overseas Bank Limited (“UOB”)  
UOB Lunar New Year IG Giveaway Contest (the “Terms and Conditions”)**

1. The UOB Lunar New Year IG Giveaway Contest (the “**Contest**”) will be conducted from Monday, 26 January 2026 at 12:00PM (GMT +8) and concluding on Sunday, 8 February 2026 at 11:59PM (GMT+8) (both dates inclusive) (the “**Contest Period**”). By participating in this Contest, you are deemed to have agreed to these Terms and Conditions.
2. To be eligible to participate in the Contest, each participant (the “**Participant**” or “**you**”) must do all the following:
  - (a) have a valid Instagram account;
  - (b) follow UOB Group Instagram account at @UOBGroup (“**UOB’s IG**”); and
  - (c) like UOB Group’s post on this Contest (“**Giveaway Post**”) and provide your answer to the Giveaway Post by commenting on the Giveaway Post, and tag a friend or loved one who you will be celebrating Lunar New Year with (“**IG Comment**”).
3. Each IG Comment submitted by you in accordance with Clause 2 of these Terms and Conditions shall be considered an “**Entry**” for the purposes of this Contest. Your Entry:
  - (a) must be original to you and not infringe the intellectual property rights of any third party;
  - (b) must not contain any material that UOB, in its sole and absolute discretion, deems inappropriate, indecent, obscene, hateful, tortuous, defamatory, slanderous or libelous 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);
  - (c) must not contain any material that breaches any applicable laws or regulations including the laws or regulations in the jurisdiction in which the Entry was submitted;
  - (d) must not contain private/personal information of any person (for example, name, address, phone number, email address or any other contact details); and

- (e) must be in English and must be limited to the number of characters allowed for each post.
4. UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Participant to take part in the Contest, and shall not be obliged to give any reason thereof. Without limiting the generality of this provision, Participants:
- (a) who are staff/employees/ of UOB's partners, the auditors, advertising agencies, promotion agencies and/or other persons involved (directly or indirectly) in organising, promoting and/or conducting the Contest or who have an interest in the Contest, and their respective immediate family members;
  - (b) who are or become mentally incapacitated, deceased, insolvent or who face legal incapacity; or
  - (c) who face legal proceedings of any nature or any threat of legal proceedings of any nature instituted against them;

shall not be eligible to participate in the Contest and shall not be entitled to any payment or compensation whatsoever, even if he/she has been selected to be the winners of the Contest.

5. For the avoidance of doubt, UOB shall not be responsible or liable: -
- (a) to ensure that your Entry is posted promptly on the Giveaway Post before the expiry of the Contest Period, if applicable;
  - (b) for any failure, technical error or delay in the transmission of your Entry to UOB for any reason whatsoever before the expiry of the Contest Period, if applicable;
  - (c) for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Entries; 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.

6. You are allowed to submit more than one Entry during the Contest Period for the purposes of this Contest. UOB shall have the right to disqualify any Participant from the Contest and remove any such Entry from the Contest without notice to the Participant if:
- (a) he/she is found to have submitted an inaccurate or incomplete Entry and/or inaccurate personal particulars;
  - (b) the Entry contains plagiarised content;
  - (c) the Participant is found to have tampered with the fair operation of the Contest or is in breach of these Terms and Conditions; and/or

- (d) the Entry is deemed to be unfit for the participation in the Contest for any reason whatsoever.
7. UOB will select 1 winner at random, at our sole opinion and absolute discretion (“**Winner**”).
8. The Winner shall be eligible to receive one full set of plushies representing the 12 zodiacs as his/her prize in this Contest (the “**Prize**”).
9. The Winner will be informed of his/her win by UOB via Instagram direct message within the week of 9 February 2026 (“**Winner’s Notification**”).
10. The Winner is required to contact UOB in accordance with the instructions provided in the Winner’s Notification (including but not limited to the contact person and timeline), to provide the following information (collectively, “**Winner’s Verification**”):
- (a) verification that they are the account owner;
  - (b) they have fulfilled the requirements for this Contest by providing screenshot evidence that they have (i) followed UOB’s IG, (ii) liked the Giveaway Post; and (iii) posted the IG Comment; and
  - (c) full name, email address, contact number, and the address to which the Prize should be delivered.

Failure to provide the Winner’s Verification or any part thereof in accordance with Clause 10 will result in the forfeiture of the Prize and no compensation or extension of time will be given.

11. Notwithstanding anything to the contrary, UOB reserves the right to select substitute Winner to substitute any Winner who is subsequently found to be ineligible or disqualified, or where the Winner is unable to complete Winner’s Verification in accordance with Clause 10 or to UOB’s satisfaction. UOB’s determination of the Winner shall be final, conclusive and binding. No appeal, correspondence or claims or payment of compensation will be entertained.
12. The Prize are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Prize shall be allowed. For the avoidance of doubt, and without prejudice to the generality of the foregoing, UOB shall not be responsible or liable for any loss of the Prize during transit.
13. UOB reserves the right to substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
14. You are only eligible to win one Prize in this Contest regardless of the number of Entries you make.
15. The Prize is supplied by a third-party merchant 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 assumes no liability or responsibility for the acts or omissions of the merchant or any non-performance or defects in the Prize. Any dispute regarding the Prize must be resolved directly with the merchant and/or supplier of the relevant Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier. For the purposes of this clause, “Prize” includes any products and/or services provided by the third-party merchant in connection with the use and/or redemption of the Prize.

### **General**

16. The decisions of UOB on all matters relating to or in connection with the Contest, including, but not

limited to, the eligibility of any Participant and determining who the Winner is, whether your Entry qualifies for the Contest, and whether to terminate the Contest, are at its absolute discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Contest and no appeal, correspondence or claims will be entertained.

17. 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.
18. 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 or sustained by UOB in connection with any breach of these Terms and Conditions and/or your Entries or Instagram posts relating to the Contest.
19. If UOB determines that you are ineligible to participate in this Contest 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 or you do not have an account with UOB, you shall immediately reimburse UOB for the value of the Prize through such means as UOB may determine in its sole discretion.
20. By participating in the Contest, you hereby:
  - (a) permit, consent and authorise UOB to disclose, reveal and divulge your name, Instagram handle, account name and profile picture, contact number, address, and such other information that may indicate your relationship with UOB to any party for the purpose of organising, promoting, advertising, publicising, sponsoring and/or conducting the Contest (including disclosing such information on UOB's social media platforms, including but not limited to Instagram) and consent to receiving promotional, marketing and other publicity information from UOB from time to time;
  - (b) acknowledges that UOB does not own or host any third-party social media, social networking and/or streaming site (the "**Third Party Service**") and 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 a Participant's Instagram account, or if a Participant subsequently removes the Entry from the Giveaway Post, the Entry may continue to remain on UOB's social media platforms subject to applicable guidelines and rules;
  - (c) agree that you are solely responsible for any content posted on any Third Party Services 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 organized by UOB in relation to the Contest;
  - (c) consent and authorize UOB to use and disclose any data provided by you for any future marketing effort by the UOB Group of companies; and
  - (d) acknowledge and agree that submitting your Entry constitutes 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 posts in whole or in part, and to incorporate it into other works, in any form, including for promotional or marketing purposes. 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 that the participants are granting to use the Entries, 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. You hereby

irrevocably and unconditionally agree to and shall, if required by UOB at its absolute discretion, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Contest at your own costs.

21. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time and from time to time in its absolute discretion to terminate the Contest or to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification or assigning any reason or assuming any liability to any party and all Participants shall be bound by these amendments.
22. The Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Contest, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Contest.
23. Unless otherwise stated, this Contest is not valid with other offers, privileges or promotions.
24. A person who is not a party to the Terms and Conditions or any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement or the Terms and Conditions.
25. These Terms and Conditions and the Contest shall be governed by the laws of Singapore, and all Participants shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore courts.
26. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

United Overseas Bank Limited Company Reg. No. 193500026Z