

TERMS AND CONDITIONS FOR UOB TMRW EHONGBAO 2025 PROMOTION

1. Definitions

- 1.1. “**Promotion**” means this UOB TMRW EHONGBAO 2025 PROMOTION.
- 1.2. “**Campaign Period**” means the period from 2 January 2025 to 26 February 2025, both dates inclusive.
- 1.3. “**UOB**” or the “**Bank**” means United Overseas Bank Limited.
- 1.4. “**Account**” means a UOB Passbook Savings Account, UOB Uniplus Account, UOB Lady’s Savings Account, UOB One Account, UOB Stash Account and KrisFlyer UOB Account.
- 1.5. “**Scan to pay**” means a transaction made through NETS QR or PayNow UEN (excluding all payments made to Singapore Pools (Private) Limited) via UOB TMRW App.
- 1.6. “**PayNow**” means a transaction made to a mobile, NRIC/FIN, UEN or VPA (excluding all payments made to Singapore Pools (Private) Limited) via UOB TMRW App.

2. Promotion

- 2.1. This Promotion is only open to existing UOB customers who are primary account holders of a personal UOB Account with valid mobile banking access via the UOB TMRW App (an “**Eligible Customer**”).
- 2.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 2.3. The Promotion shall be valid during the Campaign Period.
- 2.4. To participate in the Promotion, you must be an Eligible Customer, and you must during the Campaign Period successfully log in to your UOB TMRW App and perform a Scan to pay or PayNow transaction with a minimum amount of S\$0.01 in a single transaction (each, a “**Qualifying Transaction**”).
- 2.5. If you satisfy the requirements set out in clause 2.4 above, you will be eligible to earn one chance to play the UOB TMRW Hongbao Game for each Qualifying Transaction (“**Game**” and each chance to play in the Game, a “**Game Try**”). The Game is only accessible from the dedicated microsite for this Promotion via UOB’s official webpage (<https://www.uob.com.sg/personal/digital-banking/lny.page>) (the “**Game Site**”). It is your responsibility to ensure that you access the Game Site only through UOB’s official website, and not through any other third party link, message, content or website.



- 2.6. In order to generate a Game Try which you have earned in accordance with Clause 2.5 above, you will need to access the Game Site.
- 2.7. To enter and access the Game Site, you will be required to enter your Singapore mobile number registered with UOB and to authenticate yourself using the One-Time Password sent to that mobile number. Please note that if you use a mobile number to enter and access the Game Site other than the mobile number registered on UOB’s records at the time of UOB verifying your Game Result, your Prize for that Game Try (if any) will be forfeited.
- 2.8. Once you have authenticated yourself and are able to access the Game Site, you shall generate your Game Tries by providing information relating to your Qualifying Transactions as may be required on the Game Site, including but not limited to, the Qualifying Transaction date and the Qualifying Transaction amount, in respect of each Qualifying Transaction performed by you.
- 2.9. There is no limit to the number of Game Tries that you may earn in this Promotion. In other words, you are entitled to play the Game for as many times during the Campaign Period so long as you have sufficient Game Tries at the time of playing to do so. For the avoidance of doubt, the number of Game Tries which you can earn are based on the number of Qualifying Transactions performed by you, and you shall only be entitled to use each Qualifying Transaction once to generate a Game Try in order to play the Game.
- 2.10. You are solely responsible for ensuring that all information provided by you through the Game Site (collectively, your **“Participation Details”**) is correct, complete, up-to-date and true in all respects.
- 2.11. Each Game Try will only allow you to play the Game once.
- 2.12. You are only allowed to earn up to 10 Game Tries for every Qualifying Transaction date.
- 2.13. To play the Game, you are required to select or tap any one of the digital Hongbaos displayed on-screen via the Game Site. The result of playing the Game will be displayed immediately upon you selecting or tapping your digital Hongbao of choice (**“Game Result”**).
- 2.14. The available prizes in connection with the Game are as follows (collectively, the **“Prizes”**):

Prize	Quantity (for whole Campaign Period)
A pair of return Economy air tickets from Singapore to Tokyo (“Tokyo Air Tickets”)	8



A pair of return Economy air tickets from Singapore to Bangkok (“ Bangkok Air Tickets ” and together with the Tokyo Air Tickets , the “ Air Tickets ”)	32 (only available from 28 January 2025 to 12 February 2025)
Delsey 26” 67cm Comete+ Luggage available in Black or Laguna colours (worth S\$510) (“ Luggage ”)	16
S\$888 cashback (“ S\$888 Cashback ”)	8
S\$88 cashback (“ S\$88 Cashback ”)	80
S\$8 cashback (“ S\$8 Cashback ”)	800
Total Quantity	944

2.15. The quantity allocation for each type of Prize as set out in Clause 2.13 above may vary during each week of the Campaign Period, which shall be determined by UOB in its sole discretion without liability or notice to any person. For the avoidance of doubt, the quantity corresponding to each Prize type in the table in Clause 2.13 above refers to the total quantity of such Prize type available for the entire Campaign Period.

2.16. All Game Results are subject to confirmation, verification of eligibility by UOB and compliance with these Terms in UOB’s absolute discretion. If UOB is unable to ascertain the validity of any one of the Participation Details you have provided in respect of a Game Try, your Prize for that Game Try will be forfeited.

2.17. The Prizes will be awarded as follows:

- (a) in the case where your Prize is the S\$888 Cashback, the S\$88 Cashback or the S\$8 Cashback, such cashback shall be credited directly into your Account used to perform a Qualifying Transaction during the Campaign Period by UOB within 4 weeks from the date of your relevant Game Result (or such other date as may be determined by UOB in its sole discretion) and reflected in your monthly Account statement;
- (b) in the case where your Prize is an Air Ticket, UOB will send you an SMS to your Singapore mobile number registered with the Bank within 4 weeks from the date of your relevant Game Result (or such other date as UOB may determine in its sole discretion), with details relating to the redemption of your Air Tickets. The Air Tickets will be awarded in the form of a voucher credit for redemption of the Tokyo Air Tickets or the Bangkok Air Tickets (as the case may be) via a designated third-party merchant. If you are awarded the Tokyo Air Tickets, this means that you will only be able to redeem the Tokyo Air Tickets (and not any other flights to other destinations, products and/or services) via the designated third party merchant; or
- (c) in the case where your Prize is a Luggage, UOB will send you an SMS to your Singapore mobile number registered with the Bank within 4 weeks from the date of your relevant Game Result (or such other date as UOB



may determine in its sole discretion), with details relating to the redemption of your Luggage.

- 2.18. UOB reserves the right at any time to amend the list and quantities of Prizes in its sole discretion and without any prior notice or giving any reasons.
- 2.19. The chance of you winning a Prize when you play the Game will depend on factors such as the date and time of you playing the Game, the number of remaining Prizes available at the time of you playing the Game and the number of other participants playing the Game. The total number of Prizes available to be won will be reduced as they are awarded.
- 2.20. The Prizes are not 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 any of the Prizes is allowed.
- 2.21. Where the relevant Prize is supplied by a third-party merchant and/or supplier, then you agree that UOB is not an agent of the merchant and/or supplier of that Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of that Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or defects in that Prize. Any dispute regarding that Prize is to be resolved directly with the merchant and/or supplier of that Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of such 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.
- 2.22. The utilisation and/or redemption of a Prize may be subject to terms and conditions and expiration dates, which shall be your sole responsibility for complying with. All unclaimed Prizes within the prescribed timeline (if any) will be forfeited without compensation.

3. General

- 3.1. 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.

- 3.2. UOB shall not be responsible for any compatibility issues with your device/browser used for playing the Game.
- 3.3. Without prejudice to any other provision in these Terms, UOB shall be entitled to disqualify any individual that tampers or attempts to tamper with the Game, the Game Tries, the Game Results or the operation of the Promotion or Game Site.
- 3.4. You are responsible for ensuring that your Account is valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB at its sole discretion) at the time of crediting of the Cashback. UOB shall not be responsible for any loss or damage suffered by any person if the Cashback is not credited or available for use, or if you are unable to redeem or use the said credit. If your Account is closed, suspended, terminated or blocked from use on or before the actual crediting of the Cashback into your Account, the Cashback will be deemed forfeited and no compensation shall be made.
- 3.5. If any Eligible Customer/Account is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion, UOB reserves the right to, without prior notice or having to give any reason, forfeit/reclaim the Prize and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Prize. UOB shall also be entitled to claim from any account a reimbursement for the value of the Prize through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of the Eligible Customer's accounts with UOB or otherwise.
- 3.6. 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 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.
- 3.7. 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.



- 3.8. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion and UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.
- 3.9. The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.10. 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.
- 3.11. A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein.
- 3.12. These Terms shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.

