



TERMS AND CONDITIONS – WIN A SAMSUNG S24 DAILY WITH UOB TMRW

1. DEFINITIONS

- 1.1. “**Promotion**” means this WIN A SAMSUNG S24 DAILY WITH UOB TMRW daily lucky draw. Each daily lucky draw shall be referred to as “**Draw**”.
- 1.2. “**Promotion Period**” means the period from 1 July 2024 to 31 August 2024, both dates inclusive.
- 1.3. “**UOB**” or the “**Bank**” means United Overseas Bank Limited.
- 1.4. “**New Account**” means a UOB Uniplus Account, UOB Lady’s Savings Account, UOB Mighty FX, UOB One Account, UOB Stash Account, Child Development Account (CDA) and KrisFlyer UOB Account.
- 1.5. “**Account**” means a UOB Passbook Savings Account, UOB Uniplus Account, UOB Lady’s Savings Account, UOB One Account, UOB Stash Account, Child Development Account (CDA) and KrisFlyer UOB Account.
- 1.6. “**Accountholder**” means (i) an individual who is an existing primary holder of an Account during the Promotion Period or (ii) an individual who successfully opens an Account as a primary holder of an Account during the Promotion Period.
- 1.7. “**Fresh Funds**” means funds that are:
 - i. in the form of non-UOB cheques or non-UOB cashier’s order; and
 - ii. not transferred from any existing UOB current/savings account.
- 1.8. “**Monthly Average Balance**” is the summation of each day-end balance for each month divided by the number of calendar days for that month. The Bank’s determination on the monthly average balance shall be final and conclusive.
- 1.9. “**Prize**” means a Samsung Galaxy S24 256GB mobile phone (retail price of S\$1,288 as of 20 June 2024) in marble gray.
- 1.10. “**Scan to Pay**” means a transaction made through NETS QR or PayNow (to a UEN, excluding all payments made to Singapore Pools (Private) Limited) via UOB TMRW App.

2. Eligibility and Qualifying Criteria

- 2.1. This Win A Samsung S24 daily with UOB TMRW Promotion is valid during the Promotion Period.
- 2.2. By participating in this Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 2.3. To be eligible to participate in this Promotion, you must satisfy the following applicable conditions (“**Eligible Customer**”):
 - A. For customers with existing Account(s)
 - i. hold the personal Account as the primary accountholder, and in each case, such Account must be valid and in good standing and conducted in a proper and



satisfactory manner at all times (as determined by UOB in its sole and absolute discretion).

B. For customers who sign up for a New Account

- i. you must successfully submit an online application (whether via UOB’s official website, UOB Personal Internet Banking or UOB TMRW) for a New Account as the primary accountholder of that New Account during the Promotion Period (“**Application**”); and
- ii. your New Account submitted pursuant to sub-clause (i) above must be approved within the Promotion Period.

2.4 To qualify for this Promotion, Eligible Customers must fulfil the following applicable requirements:

A. For Eligible Customers with existing Account(s)

- i. you must successfully register to participate in the Promotion through the online participation form that is accessible via the Rewards+ tab on the UOB TMRW app within the Promotion Period; and
- ii. if you have submitted more than one participation form for this Promotion during the Promotion Period, UOB will only use and recognise the last participation form submitted during the Promotion Period.

B. For Eligible Customers who successfully sign up for a New Account or register your NRIC or mobile number to PayNow

- i. you will be automatically enrolled to the Draw of the date that your Application or PayNow registration was successfully approved (“**Approval Date**”), you do not need to fulfil the requirements under Clause 2.4A to participate in the Draw on your Approval Date. For the avoidance of doubt, this is only in relation to the chances that you earned for the successful Application or PayNow registration. If you wish to participate in the Promotion to earn more chances, you may participate in the Promotion by fulfilling the requirements under Clause 2.4A.

3. Promotion

3.1. If you satisfy all of the requirements set out in these Terms, you shall be qualified to earn chances in accordance with the terms set out below:

3.2. Draw Chances Mechanics

Qualifying Transactions	Draw Chances
Every S\$10 spend via Scan to Pay (min. transaction amount of S\$10)	1
Every S\$100 incremental Fresh Funds top-up to an Account	5
Every PayNow registration	5
Every New Account approved	20

3.2.1. Chances will be awarded to the Day the Qualifying Transaction(s) are successfully approved and/or transacted.



- 3.2.2. There is no cap on the number of chances that you may earn during the Promotion Period.
- 3.2.3. The awarded chances will only qualify for the Draw conducted for the date that they were awarded, and will reset at the end of each Day and will not snowball.

For the purposes of this Promotion, “**Day**” means the period commencing on 0000 hours on a day in Singapore and ending on 2359 hours on the same day.

Scan to Pay

- 3.3. Only Scan to Pay transactions with a single transaction amount of minimum S\$10 will qualify (“Qualifying STP”).
- 3.4. Qualifying STP will be aggregated at the end of each Day, and one (1) chance will be awarded for every S\$10 block.

Account(s) incremental Fresh Funds

- 3.5. Incremental Fresh Funds top-up to the Account(s) may be made via any one of the following permitted channels during the Promotion Period:
 - i. “FAST” from any financial institution in Singapore that offers “FAST” services;
 - ii. UOB Cash Deposit Machine;
 - iii. UOB Quick Cheque Deposit Boxes;
 - iv. over-the-counter at any one of the branches of UOB; and/or
 - v. any other channels permitted by UOB.
- 3.6. There must be a minimum of S\$500 increment in Fresh Funds in the Account’s Monthly Average Balance as compared to the Account’s Monthly Average Balance in the preceding month in order for the Fresh Funds top-up chances earned for that Account to be valid. For the avoidance of doubt, if the increment is less than S\$500, all your chances earned for Fresh Funds top-up for that Account in that month will be invalidated.
- 3.7. Fresh Funds top-up will be aggregated at the end of each Day at individual Account level, and five (5) chances will be awarded for every S\$100 block.
- 3.8. Chances that are earned as a result of deposited incremental Fresh Funds will be subjected to verification against the Account’s preceding month’s Monthly Average Balance.
- 3.9. Subject to registration under Clause 2.4A, for newly opened Account(s), the Monthly Average Balance in the month preceding the Account approval shall be deemed to be zero.

PayNow Registration

- 3.10. PayNow registration may be done via the UOB TMRW App by linking your NRIC or Singapore mobile number to your UOB Account during the Promotion Period.
- 3.11. You must not have de-registered your UOB PayNow in the last one (1) month prior to the Promotion Period and during the Promotion Period.
- 3.12. You will receive five (5) chances for each PayNow proxy registration (i.e. total of ten (10) chances if you register for UOB PayNow via UOB TMRW App for both your NRIC and Singapore mobile number).



4. Draw

- 4.1. A total of sixty two (62) lucky draws will be conducted for this Promotion, for each individual day of the Promotion. There are sixty two (62) Prizes to be won by sixty two (62) winners (collectively “**Winners**”, each a “**Winner**”). To illustrate, for the Draw conducted for 25th July 2024, a Winner will be drawn from the pool of chances awarded for Qualifying Transactions (defined at Table 3.2) that were successfully approved and/or transacted on 25th July 2024.
- 4.2. All sixty two (62) Draws will be conducted on 1 October 2024 (the “**Draw Date**”) at 3 PM (Singapore time) at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date, time or location as UOB may determine at its own discretion) using a computerized draw system. The Draws will be witnessed by an external auditor appointed by UOB at its sole discretion.
- 4.3. Each Winner is entitled to only receive one (1) Prize under this Promotion. In the event the winner is a child who is below 16 years old, the joint accountholder or trustee accountholder may claim the Prize on behalf of the Winner.
- 4.4. If you are selected as a Winner, you will be notified by email and SMS to your last known email address and mobile number based on UOB’s records (the “**Prize Notification**”) within 7 calendar days from the Draw Date. Details of how to redeem/claim the Prize will be set out in the Prize Notification.
- 4.5. The details (full name and partially masked NRIC/ID number) of the Winners will also be announced on UOB’s website at uob.com.sg/tmrw within 7 calendar days of the Draw Date.
- 4.6. Each Prize will only be transferred to the name of the respective Winner as confirmed by the Bank. The Bank is not obliged to transfer the Prize in the name of any other person. The Prize is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.
- 4.7. In the unlikely event that the Prize becomes unavailable, UOB reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 4.8. Each of the Winners consent to the Bank disclosing and/or publishing his or her name, particulars, picture or photographs in any manner which the Bank may deem fit for publicity purposes. The Winners shall cooperate with and participate in such publicity activities organized by the Bank in conjunction with this Draw without any compensation whatsoever and in such manner as the Bank 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 Prize.
- 4.9. The Winners have to redeem the Prize within the stipulated period stated in the Prize Notification. If the Prize remains unclaimed after the stipulated redemption period stated in the Prize Notification, the Prize shall be forfeited.
- 4.10. UOB shall have the right to draw “**Reserve Winners**” to replace any Winner drawn who is subsequently disqualified, unable to collect the Prize or uncontactable.
- 4.11. 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 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.

5. General

5.1. The following persons shall not be eligible to participate in the Promotion:

5.1.1. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

5.1.2. 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;

5.1.3. 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;

5.1.4. any individual who has not complied with any provision of these Terms;

5.1.5. anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

5.2. In addition to the persons listed under Clause 5.1 above, the following persons shall not be eligible to participate in the Promotion:

5.2.1 employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Promotion and their immediate family members.

5.3. 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 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, howsoever caused.

5.4. 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 qualify for 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, including the reasons for any disqualification from the Promotion.

5.5. If UOB determines that you are ineligible to participate in the Promotion or to receive any 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 such prize through such means as UOB may determine in its sole discretion.



- 5.6 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.
- 5.7 The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion, the Draw and/or the Prize offered which are published in any mass media, marketing or advertising materials.
- 5.8 UOB may, at any time and at its discretion terminate or suspend the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 5.9 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 5.10 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 and personal data (including your name and contact information) for all purposes in connection with this Promotion (including for all legal purposes, identifying you as a Winner and announcing the Winners on UOB’s website) and to contact you, including by email, voice call or text message.
- 5.11 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.
- 5.12 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.

Version 1 July 2024

