



Terms and Conditions governing the United Overseas Bank Limited (“UOB”) Cruise Giveaway Instagram Contest for the Disney Adventure’s Maiden Voyage (the “Terms and Conditions”)

1. The UOB Cruise Giveaway Instagram Contest for the Disney Adventure’s Maiden Voyage (the “**Contest**”) will commence on Monday, 2 February 2026, at 6:00PM (Singapore time) and conclude on Wednesday, 11 February 2026, at 11:59PM (Singapore time) (both dates inclusive) (the “**Contest Period**”) within Singapore only. 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) you must have a valid Instagram account;
 - (b) you must like the post posted by UOB on Instagram relating to this Contest (the “**UOB Contest Post**”) and follow UOB on Instagram at @uobgroup;
 - (c) in the comments section of the UOB Contest Post, you must answer the prescribed question published by UOB in the UOB Contest Post (the “**IG Feed Post**”) within the Contest Period with references to official Disney characters only;
 - (d) you must be an existing holder of a UOB debit or credit card issued in Singapore;
 - (e) you must be at least 18 years old;
 - (f) you must be Singapore Citizen or Singapore Permanent Resident residing in Singapore; and
 - (g) your Instagram profile featuring your IG Feed Post must be set to public and your IG Feed Post must be kept live on your Instagram feed until the selection of the Winners (as defined below) is completed.
3. Each IG Feed Post 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 IG Feed 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 or a director of UOB during the Contest Period, and their respective immediate family members;
 - (b) 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;
 - (c) who are or become mentally incapacitated, deceased, insolvent or who face legal incapacity; or
 - (d) 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 Instagram posts are posted promptly on the official UOB Group Instagram account page before the expiry of the Contest Period;
 - (b) for any failure, technical error or delay in the transmission of your Instagram posts to UOB for any reason whatsoever before the expiry of the Contest Period;
 - (c) for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Instagram posts; 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 without notice to the Participant if:
- (a) he/she is found to have submitted an inaccurate or incomplete Instagram posts and/or inaccurate personal particulars;
 - (b) the Entry contains plagiarised content and/or ideas and/or captions;
 - (c) UOB subsequently finds out that the Participant has used any method to increase his/her chances of winning or increasing the number of votes;
 - (d) 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

- (e) the Entry is deemed to be unfit for the participation in the Contest for any reason whatsoever.
7. Entries will be judged by UOB based on its own assessment of creativity. UOB will select the three most creative Entries as “**Winners**” of this Contest. The Winners will be announced by UOB by 16 February 2026 on its official UOB Instagram account.
 8. Each Winner shall be eligible to receive a three-night *Disney Cruise Line* vacation with up to one accompanying guest in a **Deluxe Oceanview Stateroom with Verandah** (worth approximately US\$3,000), US\$200 onboard credits and Maiden Voyage complimentary gifts and exclusive merchandise (the “**Prize**”).
 9. Each Winner will also be contacted by UOB via Instagram comments and direct message by 16 February 2026 (the “**Winners’ Notification**”).
 10. All Winners are required to provide UOB with the following information by sending via direct message by such timeline as may be stated in the Winners’ Notification (the “**Information Request Message**”): full name, email address, contact number, and the last four alphanumeric characters of their NRIC/Passport number/FIN for verification purposes. Failure to do so will result in the forfeiture of the Prize and no compensation or extension of time will be given. Details on how to redeem or utilise the Prize will be sent to the Winners separately by UOB based on the information provided to UOB by the Winners in their respective Information Request Messages.
 11. Notwithstanding anything to the contrary, UOB reserves the right to select substitute Winners to substitute any Winner who is subsequently found to be ineligible or disqualified or where the Winner is unable to furnish any satisfactory proof that he/she is indeed the same person as the individual who submitted the winning Entry (for example, by showing all documentary evidence of proof of name and identification number etc.). 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 is strictly for use onboard the *Disney Adventure’s* maiden voyage, scheduled to depart from Singapore on 10 March 2026 and returning to Singapore on 13 March 2026. The sail date is fixed and cannot be changed. If the Winner is unable to travel on the specified date for any reason, the Prize will be deemed forfeited.
 13. To redeem the Prize, the booking must be made in the name of the Winner.
 14. The Winner and the Winner’s accompanying guest will be solely responsible for all costs and arrangements required to travel to and from Singapore, including but not limited to transportation, accommodation, visas, travel insurance, and any other incidental expenses. UOB will not reimburse or cover any expenses incurred by any guest to utilise the Prize.
 15. Redemption and utilisation of the Prize remain subject to such terms and conditions as may be imposed by the merchant (including the terms set out in Annex A of these Terms and Conditions) and the travel agent. This includes a S\$60 (exclusive of GST) service charge which you are required to pay to UOB Travel Planners Pte Ltd as the designated travel agent for your redemption of your Prize.
 16. UOB shall not be liable to compensate any Winner if they are unable to use the Prize, are unable/fail to make bookings via the appointed travel partner and/or agency, or in any event whatsoever. UOB makes no representation, warranty or undertaking whatsoever as to any implied terms or conditions with respect to any Prize.
 17. All Winners whose Prizes have been unclaimed/unredeemed or forfeited under these Terms and Conditions shall not be entitled to any payment or compensation. Failure to respond to any Winners’ Notification from UOB in relation to any Prize won, to take the necessary steps to claim, redeem

and/or book the Prize, or to provide any information or material required for the claim/redemption/collection of any Prize, shall be deemed a failure to claim/redeem such Prize. UOB reserves the right to select another winner in UOB's absolute discretion.

18. The Prizes are provided solely by The Walt Disney Company (Southeast Asia) Pte. Limited ("Disney"). The specifications of the Disney Cruise Line Vacation Package Prizes are fixed and any change to such Prizes is not permitted.
 - a. The Prizes include the prevailing goods and services tax ("GST") applicable to the retail value of such Prizes. You shall be solely responsible to pay for any room type upgrades, additional guests, onboard expenses, and any other add-on options.
 - b. The Prizes are subject to such terms and conditions as may be imposed by Disney and as stated in Annex A of these Terms and Conditions.
19. The Prizes are supplied by Disney and UOB is not an agent of Disney. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and UOB assumes no liability or responsibility for the acts or omissions of Disney or any non-performance or defects in the Prizes. Any dispute regarding the Prizes is to be resolved directly with Disney. UOB shall not be required to assist or act on your behalf in communicating with Disney. For the purposes of this clause, "Prizes" includes any products and/or services provided by Disney in connection with the use and/or redemption of the Prizes.
20. The Prizes 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 Prizes shall be allowed.
21. UOB may substitute the Prizes with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
22. You are only eligible to win one Prize in this Contest.

General

23. 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, to determine who the Winner is, whether your Entry qualifies for this 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.
24. 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.
25. 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 Instagram posts.
26. 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, you shall immediately reimburse UOB for the value of the Prize through such means as UOB may determine in its sole discretion.
27. By participating in the Contest, you hereby:

- (a) permit, consent and authorise UOB to disclose, reveal and divulge your name, last four alphanumeric characters of your NRIC or passport number, pictures 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 Instagram) and consents 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 or social networking 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 any content from his/her Instagram account, the Entry may continue to remain on Instagram subject to the applicable guidelines and rules;
 - (c) agree that you are solely responsible for any content posted on any Third Party Service provider and the consequences arising out of such posting of content;
 - (d) agrees to co-operate and participate in any advertising, promotional and publicity and/or commercial activities organized by UOB in relation to the Contest;
 - (c) consents and authorizes 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 to assign to UOB or its nominees the non-exclusive rights that the participants are granting to use the Instagram posts, 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.
28. 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 assuming any reason or assuming any liability to any party and all Participants shall be bound by these amendments.
29. The Terms 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 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 Contest, the Terms shall prevail to the extent that such discrepancy relates to this Contest.
30. Unless otherwise stated, this Contest is not valid with other offers, privileges or promotions.
31. A person who is not a party to 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.

32. 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.
33. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

United Overseas Bank Limited Company Reg. No. 193500026Z

January 2026

Annex A
Disney Cruise Line Vacation Package Prize Description

The Walt Disney Company (Southeast Asia) Pte. Limited (“Disney”) shall provide three (3) vacation packages (each a “Vacation Package” and collectively, the “Vacation Packages”) to United Overseas Bank. Each Vacation Package will be awarded to one (1) winner. The Vacation Packages shall consist of the following:

- One (1) three (3)-night Disney Cruise Line vacation for the winner and up to one (1) guest, to be taken aboard the Disney Adventure ship leaving on March 10, 2026, and returning on March 13, 2026. The Vacation Package is subject to the conditions set forth below.

All Vacation Packages include:

- All meals onboard the Disney Adventure (excluding specialty and fine dining);
- Pre-paid onboard gratuities for the stateroom host/hostess, dining room server, assistant server and head server; and
- Taxes, Fees, and Port Expenses (as defined on the Disney Cruise Line website).

All costs and expenses not expressly stated in the Vacation Package description above are excluded and solely the responsibility of winner or guest(s), including but not limited to:

- Travel insurance
- Laundry service
- Spa treatments
- Alcoholic and specialty non-alcoholic beverages (including specialty coffee)
- Individually charged snacks and treats (including but not limited to movie popcorn, packaged candy, ice cream, gelato, pastries, and bar snacks)
- Local and long distance telephone calls
- Ship to shore communications including internet
- Merchandise and souvenirs
- Tips and gratuities not specifically set forth above

The approximate retail value (“ARV”) of each Vacation Package is: US\$3,000 for the three (3)-night cruise on the *Disney Adventure* in one (1) **Deluxe Oceanview Stateroom with Verandah**; which includes Taxes, Fees, and Port Expenses (as defined on the *Disney Cruise Line* website). The actual value of the Vacation Package may vary depending on point of departure and fluctuations of rates and airfares (if applicable). If the actual value of the Vacation Package is less than stated ARV, the difference will not be awarded.

Please Note Restrictions for the Vacation Package:

The Vacation Package must be booked by February 23, 2026. No changes will be made to travel details once any element(s) of the travel arrangements have been booked except in Disney’s sole discretion. Accommodations are subject to availability; certain restrictions may apply. Disney reserves the right to change the travel dates, cruise ship or any other component of the Vacation Package, for any reason and in its sole discretion. No substitution of Vacation Package or any elements thereof is allowed, except at Disney’s sole discretion. Ports of call, offerings and experiences onboard are subject to change, availability and cancellation without notice.

Vacation Package components may not be sold, traded, transferred, or refunded. Vacation Package is not redeemable for cash. Vacation Package is non-commissionable.

Vacation Package is for the winner and up to one (1) guest of the winner’s choosing. Once selected by the winner, guest(s) cannot be changed without the express consent of Disney, which may be withheld for any reason. If the winner chooses to bring less than the allotted number of guest(s), the Vacation

Package will be awarded in increments suitable for the actual number of participants with no substitute Vacation Package or compensation provided to the winner.

Actual value of the prize awarded depends on a number of factors, including booking and travel dates and the number of travellers, and therefore may be lower or higher than the stated estimated value, the difference will not be awarded. The winner will not receive compensation for any element(s) of the Vacation Package that any participant(s) is unable to use for any reason, and such unused portion(s) of the Vacation Package will be forfeited.

No refund or compensation will be made in the event of the cancellation or delay of any flight or cruise (as applicable). Disney is not liable, including for any costs or expenses, if any component of the vacation package is delayed, postponed or cancelled for any reason and winner will not be reimbursed, and no substitution will be provided except as in Disney's sole discretion.

The winner and guest(s) are responsible for providing proper citizenship documentation to travel which may include passports, valid alien registration card and/or necessary visas. Those without proper citizenship documentation will be denied boarding. The winner and each guest are responsible for ensuring that they have proper citizenship documentation.

The winner and each guest will be required to execute a liability/publicity release and waiver form prior to booking of any travel. The winner and each guest will also be required to sign the Disney Cruise Line cruise contract before embarkation (the "Cruise Contract"). The Cruise Contract is available at <https://disneycruise.disney.go.com/contracts-terms-safety/cruise-contract/singapore/>. Failure to return the executed release form or to accept and sign the Cruise Contract within the specified time periods will result in forfeiture of the Vacation Package. winner acknowledges that he/she is solely responsible for any actions, claims or liabilities of their travel party, related to any use or misuse of the Vacation Package or any related activity or travel.

Health and safety measures and operational guidelines, ports of call and offerings may change at any time without notice. Certain onboard venues, experiences and other offerings may be modified or unavailable, will have limited capacity and will be subject to limited availability, advance reservations or even closure.

In the event the winner and/or guest(s) engage in behavior that, as determined by Disney in its sole discretion, is obnoxious or threatening, illegal, is intended to annoy, abuse, threaten or harass any other person, or is contrary to Disney's health and safety protocols, rules or policies in effect at the time of the Vacation Package, Disney early, in whole or in part, and send the winner and/or guest(s) home with no further compensation. The winner acknowledges and agrees to be solely responsible for any actions, claims or liabilities of any member of the group.

Disney, its parent, related, affiliated, and subsidiary companies and their respective officers, directors agents, employees and assigns shall be released and discharged from any and all legal claims, losses, injuries, demands, damages, actions, and/or causes of actions that arise out of and/or in any way related to the prize, the receipt, use and/or enjoyment of the prize and/or the promotion.

Minors under the age of eighteen (18) not traveling with a parent or legal guardian must be accompanied by an adult over the age of twenty-one (21) in the same stateroom. The parent or guardian of any minor not traveling with a parent or guardian must appoint an adult to have custody and control over their minor and to contract on their behalf in connection with the Vacation Package. An appointment form will be included in the document package and must be signed by parent or legal guardian prior to embarkation embarkation at the Marina Bay Cruise Centre.

Vacation Package is awarded "as is" with no warranty or guarantee, expressed or implied, being provided by Disney.

All applicable income taxes and all other costs associated with prize acceptance and use are the sole responsibility of the winner.

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January 2026