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**Terms and Conditions for  
UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion**

1. This UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion (the “**Promotion**”) is only valid from 1 January 2024 to 30 June 2024 (both dates inclusive) (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 or 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 (“**UOB One Application**”) for a UOB One Account or UOB Uniplus Account together with a UOB One Debit Card (the UOB One Debit Mastercard and/or the UOB One Debit Visa card, collectively known as “**UOB One Debit Card**”):
    - 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 all successful UOB One Applications will be issued a UOB One Debit Mastercard by default. If you wish to obtain a UOB One Debit Visa Card in addition to the UOB One Debit Mastercard, please submit your UOB One Application at Hangout@UOB.
5. 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 or 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**”); and
  - (iii) If you are interested to obtain a UOB One Debit Visa Card in addition to the UOB One Debit Mastercard, you may do so by first applying for a UOB One Debit Mastercard together with a UOB One Account or UOB Uniplus Account at the Dedicated Webpage and then apply for a UOB One Debit Visa Card at Hangout@UOB.
6. 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.

7. If you satisfy all of the terms in Clause 3 above, you shall be eligible to receive and enjoy the following rewards:
- (i) a welcome gift (UOB Tumbler or UOB Breakfast Cup or UOB Tote Bag) ("**Welcome Gift**");
  - (ii) you may enjoy annual fee waiver on your UOB One Debit Card for a period of 5 years from the date of sign up;
  - (iii) 10% cashback on your spend at the following merchants located within the Singapore Polytechnic campus (the "**Selected Merchants**") successfully charged to your UOB One Debit Card and posted on UOB's systems during the Promotion Period (the "**Cashback**"):
    - Starbucks
    - Subway
    - KFC
    - McDonald's
    - Food Court Merchants as listed in the table below:

<u>MERCHANT NAME</u>	<u>FC</u>
Western Delights	FC1-4
Thai Cuisine	FC1-5
Yong Tau Foo	FC1-6
Noodles	FC1-7
Korean Cuisine	FC1-8
Japanese Curry Rice	FC1-9
Pizza and Salads	FC1-10
Bake & Stew	FC2-6
Vegetarian Food	FC2-9
Foodgle	FC3-1
Mr Pasta	FC3-3
Mr Curry Rice	FC3-4
SMOODY	FC3-4
The Little Warung Nyonya	FC3-7
Crumbz Up	FC3-9
Mr J's Japanese Ryouri	FC3-10
SP3 Specialty Hainanese	FC3-11
MO Food	FC3-13
Lai Yi Wan	FC3-15
Vegetarian Food	FC6-2
Halal Delights	FC6-5
Japanese Food	FC6-15

UOB shall be entitled to revise the list of Selected Merchants from time to time at its sole discretion without liability to any person, the giving of any reason or any notice.

On top of that all students who are new to UOB Debit Card will enjoy up 10% cashback on the following merchants:

- McDonald's
- DFI Retail Group (Cold Storage, Giant, Guardian, 7-Eleven, CS Fresh, Jasons, Jasons Deli)
- Grab (excludes mobile wallet top-ups)

- Shopee Singapore (excludes ShopeePay)
- SimplyGo (bus and train rides)

For more details, please visit <http://go.uob.com/10dc>

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.

#### **Exclusively for UOB One Debit Visa Card**

8. If you have successfully applied for UOB One Debit Visa Card under Clause 3(ii)(b) or Clause 5(iii), you will be further awarded with one (1) chance to play the UOB Clawesome Machine.

#### **9. UOB Clawesome Machine**

- 9.1. The UOB Clawesome Machine is located at:

- (i) Hangout@UOB at Singapore Polytechnic
- (ii) Hangout@UOB at Ngee Ann Polytechnic.

#### **9.2. UOB Clawesome Machine Game Mechanics**

- (i) Game rule: This game is played by one (1) player, and each player gets one (1) play to grab a capsule that corresponds to one (1) of the Prizes stated below.
- (ii) Each UOB Clawesome Machine has the following prizes available to win (each a “Prize”, collectively “Prizes”) during the Promotion Period:

Prize Description	Quantity
Air Tag	150
JBL (Clip 4)	30
S\$10 Starbucks gift card	400

- (iii) Prizes available in the UOB Clawesome Machine are subject to stock availability.
- (iv) For the avoidance of doubt, a player is not guaranteed a Prize if they are not able to successfully grab a capsule.
- (v) Winners of the UOB Clawesome Machine game will be notified on the spot and will be able to collect the Prize they have won at the respective Hangout@UOB.

#### **Rewards**

10. “Gifts” shall mean Welcome Gift and the Prizes.
11. The Welcome Gift and UOB Clawesome Machine Prizes are whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Welcome Gift or Prizes in the UOB Clawesome Machine.
12. No reservation, refund or exchange of the Welcome Gift or Prizes are allowed.
13. If you are eligible to claim the Welcome Gift, you may present your sign-up confirmation to a UOB staff at Hangout@UOB within the Promotion Period to claim the Welcome Gift.

14. If you are eligible to earn the Cashback, the Cashback will be credited directly into your UOB One Debit Card account based on the timeline set out in the table below (or such other period as UOB may determine in its sole discretion):

Spending Period [Month (M)]	Cashback Reward Crediting Period
1 January to 31 January 2024	8 February 2024
1 February to 29 February 2024	8 March 2024
1 March to 31 March 2024	8 April 2024
1 April to 30 April 2024	8 May 2024
1 May to 31 May 2024	8 June 2023
1 June to 30 June 2024	8 July 2024

15. The Gifts and Cashback 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 or Cashback with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
17. The Gifts are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gifts. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute regarding the Gifts is to be resolved directly with the merchant and/or supplier of the Gifts. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts. For the purposes of this clause, "Gifts" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gifts.
18. UOB may at its discretion forfeit the Gifts or Cashback, or, if already awarded, reclaim the Gifts or Cashback at your expense (whether by deducting any of your UOB account(s) or otherwise) without payment, compensation, or having to give any reason whatsoever if any of your accounts/cards approved under this Promotion is closed or terminated within nine (9) months from the date such accounts/cards was opened.

#### General

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 SalaryPlus Promotion UOB Debit Card 10% Cashback Promotion (accessible via <https://www.uob.com.sg/assets/pdfs/10dc-tnc.pdf>)
  - (ii) UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion (accessible via [go.uob.com/uob-tertiary](http://go.uob.com/uob-tertiary))
- 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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## Frequently Asked Questions (FAQs) for the UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion

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

Ans: Current Singapore Polytechnic or 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 from 4 January 2024 to 30 June 2024, both dates inclusive.

**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. Who are the Participating Merchants in Singapore Polytechnic, participating in the 10% cashback on UOB One Debit Card?**

Ans: Starbucks, Subway and (with effect from 1 Nov 2023) McDonald's, KFC and selected Food Court Merchants. Please refer to Clause 6 (iii) of the terms and conditions for UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion for full Merchant list.

**5. How is the Singapore Polytechnic merchant cashback awarded?**

Ans: Cashback will be awarded according to the terms and conditions for UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion.

**6. I've lost/misplaced the Welcome Gift or UOB Clawesome Machine "Prize". Can UOB re-issue me new Gift/"Prize"?**

Ans: UOB is unable to replace or re-issue the Welcome Gift or UOB Clawesome Machine "Prize".

**7. I've applied for both UOB One Debit Visa card and UOB One Debit Mastercard. Can I redeem 2 sets of Welcome Gift and get 2 chances to play the UOB Clawesome Machine?**

Ans: You are only eligible to redeem 1 Welcome Gift and obtain 1 chance to play the UOB Clawesome Machine under this Promotion.

**8. I've applied for UOB One Debit Card earlier on but have forgotten to redeem the Welcome Gift or the chance to play the UOB Clawesome Machine. Can I still redeem them at Hangout @ UOB?**

Ans: If you are eligible to receive the Welcome Gift or the chance to play the UOB Clawesome Machine, you may redeem them at Hangout @ UOB any time during the Promotion Period. However, the Welcome Gift and the prizes in the UOB Clawesome Machine are subject to stock availability. You are encouraged to redeem them as soon as possible after signing up.

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

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





**Terms and Conditions governing the  
UOB x Singapore Polytechnic and Ngee Ann Polytechnic Hangout@UOB Contests**

**1. Definitions**

- 1.1. **"Contest"** means the Instagram Contest and/or Referral Contest, as the case may be
  - 1.2. **"Hangout@UOB"** refers to the UOB branch located at:
    - 1.2.1. Singapore Polytechnic, Unit FC512, Food Court 5, 500 Dover Road, Singapore 139651; and/or
    - 1.2.2. Ngee Ann Polytechnic, Block 58 #02-01, No. 535 Clementi Road, Singapore 599489
  - 1.3. **"Terms and Conditions"** refers to the terms and conditions of this UOB x Singapore Polytechnic and Ngee Ann Polytechnic Hangout@UOB Contests
  - 1.4. **"UOB"** means United Overseas Bank Limited
2. The Contest shall run from 4 January 2024 to 16 February 2024 (both dates inclusive) ("**Contest Period**"). By participating in the Contest, participants agree to be bound by all the terms and conditions below.

**Eligibility**

3. The Contest is only open to individuals (the "**Participant**") who:
- (iii) are holders of UOB One Debit Visa Card issued by UOB in Singapore (the "**UOB One Debit Visa Card**"); and
  - (iv) are currently enrolled as a student at Singapore Polytechnic or Ngee Ann Polytechnic.
4. The Participant may enter both the Hangout@UOB Instagram Contest and Referral Contest.

**Hangout@UOB Instagram Contest ("Instagram Contest")**

5. To participate in the Instagram Contest, the Participant must during the Contest Period, upload and submit a post on their personal Instagram account (each an "**Entry**", if more than one "**Entries**") of themselves at Hangout@UOB participating and engaging in UOB related activities with both of the following hashtags:
- #HangoutWithUOB and #UOBOneDebitVisa
6. The Entry must:
- (i) be publicly available for viewing on Instagram and is a matter of public record;
  - (ii) 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);

- (iii) not contain any material that breaches any applicable laws or regulations;
  - (iv) not contain the Participant's private/personal information or that of any third party (for example, name, address, phone number, email address or any other contact details). UOB shall not responsible for any loss or damages suffered as a result of or in connection with such posting; and
  - (v) If the Entry features any other person besides the Participant, the Participant shall obtain consent prior to the submission of the Entry for the collection, use and disclosure of the said person's personal data in the Instagram Contest. Such consent is required for the Entry to be valid in the Contest.
7. There are no limits to the number of Entries the Participant may submit if they are each unique posts, but each Participant is eligible to win a maximum of one (1) Gift under this Instagram Contest.
8. There will be a total of five (5) winners for the Instagram Contest. The top 5 entries on Instagram to have the most amount of likes by 1800 hours on 16 February 2024, to be determined solely by UOB's final judgment, will be eligible to redeem an AirPods Pro (2<sup>nd</sup> Gen) (the "**Gift**"). In the scenario of a tie, UOB shall judge, in its sole discretion, the winner based on the content of the post.
9. Winners will be contacted via Instagram comment and direct message, and he/she is required to respond with his/her full name, email, contact number, the last four alphanumeric characters of their NRIC/Passport number/FIN (e.g. "567A" from the full NRIC number of S1234567A") to UOB's official Instagram account @uobgroup within 14 days of contact. Failure to do so will result in the forfeiture of the Gift and no compensation will be given.
10. Within 7 days of receiving the identifying information from the winners, UOB will notify the winners with details on the Gift redemption ("**Redemption Notice**").

#### **UOB Referral Program ("Referral Contest")**

11. The Referral Contest will be held at Hangout@UOB in Singapore Polytechnic and Hangout@UOB in Ngee Ann Polytechnic (individually referred to as "**Hangout@UOB**"). Each Hangout@UOB will hold their own individual Referral Contest during the Contest Period.
12. In order to participate in this Referral Contest, the Participant must:
- (i) obtain an official stamp card ("**Stamp Card**") from their respective Hangout@UOB. For each successful referral, a stamp will be issued to the stamp card by Hangout@UOB staff (1 referral = 1 stamp);
  - (ii) successfully refer at least 10 friends to sign up for the UOB One Debit Visa Card at Hangout@UOB; and
  - (iii) submit the Stamp Card to UOB staff at their respective Hangout@UOB by 5.00pm 23 February 2024. The Stamp Cards will be time stamped upon submission.
13. There will be three (3) winners for each Hangout@UOB. For the avoidance of doubt, each winner is eligible to receive a maximum of one (1) Prize from this Referral Contest.

14. The selection of winners will be based on the top 3 referrers with the highest number of Successful Referrals. In the scenario of a tie, the Stamp Card that was submitted earlier will rank ahead, and the time of submission of the Stamp Card will be the determining factor. A **“Successful Referral”** means the introduction of a new-to-UOB Singapore Polytechnic or Ngee Ann Polytechnic student between the age of 16 to 24 years who had successfully signed up for a UOB One Debit Visa Card.
15. The top 3 referrers with the highest numbers of Successful Referrals at each Hangout@UOB will win the following prizes (each a **“Prize”**, collectively **“Prizes”**):
  - (i) 1st Place - MacBook Air 13 inch with M2 chip
  - (ii) 2nd Place - Sony Playstation 5
  - (iii) 3rd Place - Nintendo Switch
16. The top 3 referrers will be notified through the mobile number or email address indicated on their Stamp Card within 14 days after the stamp card submission deadline of 23 February 2024 with details on how to redeem their Prize (**“Redemption Notice”**).
17. Notwithstanding Clause 12 above, for every Successful Referral, the Participant will be awarded one (1) chance to play the UOB Clawesome Machine. The terms and conditions of the play of the UOB Clawesome Machine shall be governed by Clause 9 of the **Terms and Conditions for UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion**, which shall be incorporated herein and made a part hereof by reference and shall apply to this Terms and Conditions mutatis mutandis.

#### **Reward and Collection**

18. For the purpose of this Terms and Conditions, **“Reward”** shall mean the Gift and Prizes, including the prizes from the UOB Clawesome Machine.
19. The winners have to redeem the Reward within the stipulated period stated in the Redemption Notice. If the Reward remains unclaimed after the stipulated redemption period stated in the Redemption Notice, the Reward shall be forfeited.
20. At collection, the winners must post a picture with their Reward on their social media (Instagram) and include the hashtags #HangoutWithUOB and #UOBOneDebitVisa unless the winner does not have an Instagram account. It is a condition of entry that winners post and consent to the publication of their names, faces and social media platform identifiers (in the format of username, profile picture and/or submitted photo) on the relevant social media platforms for publicity purposes.
21. The Reward is not transferable or exchangeable for cash, credits or otherwise in full or in part, or refundable. The Rewards are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Rewards. Accordingly, UOB shall not be responsible for any consequences including, but not limited to, loss of life, injury to person and/or damage to property arising from or in connection with the Contest and/or the redemption or use of the Reward. UOB assumes no liability or responsibility and will not be liable or responsible for any defects, quality, merchantability, the fitness or any other aspect of the Reward or goods or services offered in the Contest or the acts or defaults of the merchant, agent, supplier or service provider of the Reward or defects or deficiency in the Reward or goods or services offered in the Contest. UOB is not an agent of the merchants, agents, suppliers or service providers. Any disputes about quality or service standard with the Reward must be resolved directly with the merchants, agents, suppliers or service providers. The merchant, agent, supplier or service provider may impose conditions for the use of the Rewards or the goods or services.
22. UOB may, at any time and from time to time in its sole and absolute discretion and without prior notice or assigning any reason thereof or assuming any liability or payment of compensation to any person, substitute, replace or change the Reward stipulated herein, with another Reward of similar

value (whether in cash or otherwise). UOB's determination of the substituted Reward shall be final, conclusive and binding. No appeal, correspondence or claims will be entertained.

23. In the event a winner 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 or Stamp Card (for example, by showing all documentary evidence of proof of name and identification number etc.), UOB reserves the right to select an alternative winner. There will be no compensation in kind.
24. UOB assumes no liability or responsibility and no payment or compensation of any kind will be made for any failure or delay in the receipt of the Reward.
25. For the avoidance of doubt, UOB shall not be responsible or liable: -
  - (i) for any Entry or Stamp Card that fails to reach UOB for any reason whatsoever or for any failure, technical error or delay in the transmission of the Entry to UOB for any reason whatsoever before the expiry of the respective Contest Period; or
  - (ii) for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Stamp Card

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.

#### **General**

26. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Contest, including, but not limited to changing the mechanics of the Contest and the determination of whether a Participant has met all the requirements of the Contest. 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 Contest.
27. If UOB determines at any time that a Participant is ineligible to participate or did not satisfy the requirements of the Contest or to receive the Reward, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the Reward from any of the winner's accounts with UOB without prior notice thereto. If the monies standing to the credit of such accounts are insufficient to reimburse UOB, the Participant shall immediately reimburse UOB for the value of the Reward through such means as UOB may determine in its sole discretion.
28. Without limiting the generality of this provision, Participants:
  - (i) whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (ii) 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) who are or become mentally incapacitated, deceased, insolvent or who face legal incapacity; or
  - (iv) 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.

29. By participating in the Contest, every Participant expressly and irrevocably:-
- (i) permits, consents and authorises UOB to disclose, reveal and divulge their names, last four alphanumeric characters of their NRIC or passport numbers, pictures and such other information that may indicate his/her account 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;
  - (ii) consent to UOB and the necessary third parties collecting, using and disclosing their information (including your personal data) for all purposes in connection with this Contest and to contact them, including by voice call or text message;
  - (iii) agrees to co-operate and participate in any advertising, promotional and publicity and/or commercial activities organized by UOB in relation to the Contest;
  - (iv) consents and authorizes UOB to use and disclose any data provided by the Participants for any future marketing effort by the UOB Group of Companies; and
  - (v) acknowledges and agrees that submitting an Entry constitutes such Participants' 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 Entry in whole or in part, and to incorporate it into other works, in any form, including for promotional or marketing purposes. The Participants 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 Entry, 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.
30. The Participant 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.
31. 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.
32. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Contest, these Terms and Conditions shall prevail.
33. Unless otherwise stated, this Contest is only valid with the following promotions:
- (i) UOB SalaryPlus Promotion UOB Debit Card 10% Cashback Promotion (accessible via <https://www.uob.com.sg/assets/pdfs/10dc-tnc.pdf>)
  - (ii) UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion (accessible via <https://www.go.uob.com/uob-tertiary>)

34. 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.
35. These Terms and Conditions 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.
36. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

United Overseas Bank Limited Company Reg. No. 193500026Z

Dec 2023

## **Frequently Asked Questions (FAQs) for the UOB x Singapore Polytechnic and Ngee Ann Polytechnic Hangout@UOB Contests**

**1. Who is eligible to take part in these contests?**

Ans: Current Singapore Polytechnic or Ngee Ann Polytechnic students that are existing One Debit Visa Card holders

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

Ans: The Contests will be held from 4 January 2024 – 16 February 2024, both dates inclusive.

**3. I've lost/misplaced the contest prize or UOB Clawesome Machine "Prize". Can UOB re-issue me new prizes?**

Ans: UOB is unable to replace or re-issue the contest prize or UOB Clawesome Machine "Prize".

**4. Can I have multiple posts for the Hangout@UOB Instagram Contest?**

Ans: Yes, you may submit multiple unique posts for Hangout@UOB Instagram Contest but you will only be entitled to a maximum of one prize, even if you may have more than 1 post that is amongst the top 5 most liked.

**5. How will I be notified if I'm a winner of the Hangout@UOB Instagram Contest?**

Ans: Winners will be contacted within 14 days of the end of the Instagram Contest. UOB will reach out through our official Instagram account (@uobgroup) via comments/direct messages on Instagram. Please ensure you are following @uobgroup for us to be able to direct message you.

**6. Any limitations on the post content?**

Ans: The content of the post must be related to the activities at UOB@Hangout, but feel free to be creative with the post.

**7. How do I get the stamp card for the Referral Contest?**

Ans: Head down to UOB@Hangout within your campus and request a stamp card from the staff.

**8. How do I collect stamps for my stamp card?**

Ans: Bring a friend down to UOB@Hangout to sign up for UOB One Debit Visa Card and upon their successful sign up, you will receive 1 stamp for every referral.

**9. What's the minimum number of referrals to qualify for the top prizes in the Referral Contest?**

Ans: A minimum of 10 referrals is required to qualify for the Instagram Contest to stand a chance to win the top prizes.

**10. Can I submit more than 1 stamp card for the Referral Contest?**

Ans: Yes, you may submit as many stamp cards as possible.

**11. How will I be notified if I'm a winner of the UOB Referral Contest?**

Ans: Winners will be contacted via the mobile/email contact provided on your stamp card.

**12. What are the prizes for the winners of the UOB Referral Contest?**

Ans: First place – MacBook Air, Second place – Sony Playstation 5, Third place – Nintendo Switch

**13. How do I claim my chance to play the UOB Clawesome Machine after referring a friend?**

Ans: Show your stamp card to staff at Hangout@UOB to redeem your chances to play UOB Clawesome Machine (1 stamp = 1 chance)