



**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 22 April 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/UOB Uniplus Account together with a UOB One Debit Card (the UOB One Debit Mastercard and/or the UOB One Debit Visa card are each a “**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. Applications for an additional UOB One Debit Visa Card is only available at the Hangout@UOB at Singapore Polytechnic.
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 at Singapore Polytechnic.

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 (\$20 Grab Ride Voucher) ("**Welcome Gift**");
 - (ii) you may enjoy annual fee waiver on your UOB One Debit Card for a period of 5 years from date of card approval; and
 - (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:

MERCHANT NAME	FC
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
SMOXY	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.

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.

8. To redeem your Welcome Gift, please present your successful UOB One Application approval confirmation to a UOB staff at Hangout@UOB within the Promotion Period. You will also be required to present your original NRIC / Passport for verification purposes at the time of redemption.
9. The Welcome Gift will be issued in the form of one or more promo codes, which will each expire on 31 July 2024 (or such other date as the merchant may determine) and is only valid for rides in Singapore booked via the official Grab mobile application. The Grab Ride codes must be used together with a UOB Debit card. Each promo code is only valid for one-time use unless otherwise stated. The promo codes cannot be stacked, clubbed or combined for use in a single transaction. The promo codes cannot be used in conjunction with other discounts, promotions, unless otherwise stated. A successful redemption is only made upon confirming your booking and any unconsumed value of that promo code shall be forfeited.
10. Utilisation and redemption of the Welcome Gift remains subject to any other terms and conditions as may be imposed by the relevant merchant and/or supplier, which shall be your responsibility to comply with.

Exclusively for UOB One Debit Visa Card

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

11. UOB Clawesome Machine

- 11.1. The UOB Clawesome Machine is located at:
 - (i) Hangout@UOB at Singapore Polytechnic

11.2. 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	191
JBL (Clip 4)	19
S\$10 Starbucks gift card	300
JBL Tune 520 (Headphones)	25
JBL GO 3	25
Razer DeathAdder V2 X HyperSpeed	25

- (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

12. “Gifts” shall mean Welcome Gift and the Prizes.
13. 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.
14. No reservation, refund or exchange of the Welcome Gift or Prizes are allowed.
15. 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.
16. 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 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

17. 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.
18. 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.
19. 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.
20. 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

21. 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)
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\$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.

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 22 April 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 7 (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>