

TERMS AND CONDITIONS FOR UOB LADY'S CARD VACATION LUCKY DRAW PROMOTION

1. Promotion

- 1.1 This UOB Lady's Card Vacation Lucky Draw Promotion ("**Promotion**") is valid from 1 November 2020 to 31 December 2020, 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**").
- 1.2 This Promotion is open to all principal cardholders of a UOB Lady's Card.
- 1.3 To participate in this Promotion, you must:
- (a) successfully charge at least S\$50 worth of Eligible Transactions in a single transaction on your UOB Lady's Card during the Promotion Period; and
 - (b) successfully register to participate in the Promotion via Short Message Service ("**SMS**"), by keying in "**LADYSVACAY**<space>**Last 4 alphanumeric of your NRIC**" (e.g. LADYSVACAY 123A) and sending the **SMS to 77862** within the Promotion Period from your registered mobile number with UOB. For the avoidance of doubt, you only need to register once.
- 1.4 For the purposes of this Promotion:
- 1.4.1 "**Eligible Transactions**" refers to all posted retail or online transaction(s) (whether local or overseas (whether in Singapore Dollars or non-Singapore dollars)) successfully carried out on and charged to the UOB Lady's Card account during the Promotion Period and which are successfully captured and posted on UOB's systems during the Promotion Period but shall exclude the Excluded Transactions.
 - 1.4.2 "**Excluded Transactions**" refers to bill payment transactions, funds to prepaid accounts (including top-ups for any pre-paid card or mobile wallet such as Revolut, YouTrip, GrabPay, WeChat Pay or Alipay), Instalment Payment Plan, online money transfers, balance/funds transfers, cash advances, personal loans, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges, International Processing Fee, gambling-related transactions, payments made to government institutions and services, member financial institutions, securities brokers and dealers, insurance companies, educational institutes, PayPal, AXS, charities or religious or political organisations, recurring bill payments, utilities bill payments, UOB LuxePay, UOB Pay Anything, transactions that are unposted, subsequently cancelled, voided or reversed for any reason, and/or any other transactions as may be prescribed by UOB from time to time. We reserve the right at any time and from time to time at its sole and absolute discretion to vary, amend, add or delete the lists of excluded transactions, without giving any reason or prior notice or assuming any liability to you, and you shall be bound by these amendments.
 - 1.4.3 "**UOB**" means United Overseas Bank Limited.
 - 1.4.4 "**UOB Lady's Card**" refers to any UOB Lady's Classic Card, UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card.
- 1.5 Eligible Transactions which are processed outside Singapore and successfully charged to your UOB Lady's Card in a foreign currency will be converted into Singapore dollars based on UOB's prevailing exchange rate.

2. Allocation of Chances

- 2.1 If you have satisfied all of the conditions in Clause 1.3 above (each, an "**Eligible Cardmember**"), you will be awarded with such number of lucky draw chances as follows:
- (i) if you are an existing Eligible Cardmember prior to the commencement of the Promotion Period, you will be awarded one (1) lucky draw chance for every \$50 worth of Eligible Transactions successfully charged in a single transaction to your UOB Lady's Card during the Promotion Period; or

- (ii) if you are an Eligible Cardmember (a) who had successfully applied for a UOB Lady's Card with UOB within the Promotion Period (the "**Application**"); and (b) whose Application had been successfully approved by UOB within the Promotion Period, you will be awarded two (2) lucky draw chances for every S\$50 worth of Eligible Transactions successfully charged in a single transaction to your UOB Lady's Card during the Promotion Period.

- 2.2 For the avoidance of doubt, Eligible Transactions made by a supplementary cardholder shall accrue to an Eligible Cardmember for the purposes of this Promotion.
- 2.3 Lucky draw chances will be accumulated throughout the Promotion Period.
- 2.4 All Eligible Transactions must be posted and captured in UOB's system during the relevant Promotion Period in order to qualify for the Promotion.
- 2.5 UOB is not responsible to ensure that the Eligible Transactions are posted promptly and shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by acquiring merchants, merchant establishments, postal or telecommunication authorities or any other party(s) which may result in an Eligible Transaction charged by the Eligible Cardmember(s) being omitted from counting towards the allocation of chances by UOB during the Qualifying Period.
- 2.6 UOB maintains the right, at its absolute discretion, to effect any adjustments, forfeitures or disqualification of the chances allocated for the Promotion. UOB's transaction records of all matters relating to this Promotion including but not limited to the total number of chances allotted to an Eligible Cardmember shall be final and conclusive and binding on the Eligible Cardmember. No appeal, correspondence or claims will be entertained.

3. Conduct of Draw

- 3.1 Unless UOB notifies otherwise, the draw for the Promotion will be conducted on 12 February 2021 (the "**Draw Date**").
- 3.2 The draw will be conducted at 480 Toa Payoh Lorong 6, #25-01, HDB Hub East Wing, Singapore 310480 or such other venue(s) as may be determined by UOB in its sole discretion.
- 3.3 The draw will be conducted in the presence of an external auditor of UOB.
- 3.4 The winner(s) of the draw will be drawn at random. A total of twenty (20) winners will be drawn for the purposes of this Promotion (each, a "**Winner**").

4. Gifts

- 4.1 Each Winner will be entitled to receive a Resorts World Sentosa 3D2N Multi Attraction Package (the "**Gift**") which is comprised of the following:
- 2-night stay with the choice of Hotel: Hotel Michael Deluxe Room or Equarius Hotel Deluxe Room (subject to availability)
 - Daily Breakfast for 2 adults
 - Universal Studios Singapore Tickets for 2 adults
 - S.E.A. Aquarium Tickets for 2 adults
- *Admission ticket only applicable to use within the stay period
- 4.2 There are a total of twenty (20) Gifts to be won, by 20 distinct Winners. The Winners shall be notified on the redemption process by ordinary post or SMS sent to the Eligible Cardmember's last known mailing address or mobile number registered with UOB ("**Redemption Notice**") by 26 February 2021 or such other date as UOB may determine in its sole discretion (the "**Gift Award Date**"). The Redemption Notice will set out details on the redemption of the Gift. Any redemption of the Gift may be declined if any one of the requirements in the Redemption Notice is not met at the time of the redemption. The Gift must be redeemed during the redemption period specified in the Redemption Notice and the redemption period will not be extended for any reason whatsoever. For the avoidance of doubt, UOB and/or Resorts World Sentosa may impose additional terms and conditions for the redemption of the Gift.

- 4.3 Each Eligible Cardmember will only be entitled to win one (1) Gift under this Promotion.
- 4.4 The names of the Winners will be announced on UOB's website by 26 February 2021.
- 4.5 UOB reserves the right to draw reserve winners to substitute any Winner subsequently found to be ineligible or disqualified. UOB's decisions on this shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 4.6 The Gift is neither transferable nor exchangeable for cash or otherwise. Any unused portion of the Gift cannot be retained or refunded in cash, credit, other gifts or otherwise in full or in part.
- 4.7 All prices and values of the Gift set out in any advertising, promotional, publicity and other materials are purely indicative and for information purposes only and such prices and values may vary in accordance with market fluctuations and other market conditions. UOB accepts no liability for any loss howsoever arising from the use of or reliance on such indicative prices and values.
- 4.8 To be eligible to receive the Gift, the Winner needs to ensure her UOB Lady's Card account (to which the Eligible Transaction is charged) is valid up to the Gift Award Date.
- 4.9 All unclaimed Gifts will be forfeited. Any winner whose Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.
- 4.10 If the Winner does not have a valid and subsisting UOB Lady's Card account as at the Gift Award Date, the said Gift will be forfeited (without any liability on the part of UOB to any of the Winners whose Gift was forfeited) and the said Gift (to the equivalent value) shall be donated to such charitable organisation as shall be decided at the sole and absolute discretion of UOB.
- 4.11 If any person is subsequently discovered to be ineligible or not entitled to participate in the Promotion or ineligible to receive the Gift, UOB reserves the right to forfeit/reclaim the Gift at UOB's discretion and confer the same on any other person as may be selected by UOB in any manner as UOB may deem fit at its absolute discretion and which said person shall then be the Winner.
- 4.12 UOB may, at any time without notice and without furnishing any reason in its sole and absolute discretion, substitute the Gift (or any component thereof) with any other item of similar value. UOB's determination of the substituted Gift shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 4.13 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. The merchant and/or supplier of the Gift may impose additional terms and conditions for the redemption of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.

5. Participation and Personal Data

- 5.1 By participating in the Promotion, you agree to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Promotion.
- 5.2 By participating in the Promotion, you are deemed to have consented to the collection, use and disclosure of your personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participant, conducting the lucky draw, announcing/publicity of the Winners of the lucky draw (including having the participant's photo taken/published), contacting the participant regarding the foregoing, and all purposes and promotions incidental to the Promotion.

5.3 The Winners shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with this Promotion at her own costs.

6. **General**

The General Terms and Conditions Governing Promotions set out in Appendix 1 will apply to this Promotion and form an integral part of these Terms.

General Terms and Conditions Governing Promotions

1. The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals whose UOB Lady's Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB Lady's Card account is not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
2. 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 the Gift 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, howsoever caused.
3. 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.
4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift 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 Gift through such means as UOB may determine in its sole discretion.
5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions for the UOB Lady's Cards 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.
6. 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.
7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
8. 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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
10. 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.