

TERMS AND CONDITIONS GOVERNING THE UOB MIGHTY E-HONGBAO PAYNOW SIGNUP PROMOTION

1. ELIGIBILITY

- 1.1. This UOB Mighty e-hongbao PayNow Signup (the “**Promotion**”) is only open to you if you are an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account, current account or cheque account held by you as the primary accountholder or if you are a principal holder of a personal credit card issued to you by UOB in Singapore.
- 1.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. To participate in the Promotion:
 - (a) you must not have previously registered nor linked any of your UOB accounts to your NRIC or mobile number prior to 12 February 2021;
 - (b) you must successfully register for PayNow on UOB Mighty by linking your NRIC or mobile number to your UOB account (which must be valid and in good standing and conducted in a proper and satisfactory manner at all times as determined by UOB in its sole and absolute discretion) for the first time during the period commencing from 12 February 2021 to 26 February 2021 (both dates inclusive) (the “**Qualifying Period**”).
- 1.4. If you are amongst the first 388 participants of this Promotion to meet all the requirements of this Promotion, you will be eligible receive a one-time \$8 cash credit (the “**Cash Credit**”).
- 1.5. If you are eligible to receive the Cash Credit, UOB will notify you of the same in such manner as may be determined by UOB and the Cash Credit will be credited in your UOB account registered with PayNow by 30 April 2021 (or such other date as may be determined by UOB).
- 1.6. You are responsible for ensuring that your UOB account linked to your PayNow is valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB its sole discretion) at the time of crediting. UOB shall not be responsible for any loss or damage suffered by any person if the Cash Credit is not credited or available for use, or if you are unable to redeem or use the said credit.
- 1.7. The Cash Credit is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
- 1.8. UOB reserves the right to replace the Cash Credit with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

2. GENERAL

- 2.1. The following persons shall not be eligible to participate in the Promotion:
- 2.1.1. individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - 2.1.2. individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - 2.1.3. any individual who has not complied with these Terms;
 - 2.1.4. 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
 - 2.1.5. anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 2.2. 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 your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services, howsoever caused.
- 2.3. 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.
- 2.4. If UOB determines that you are ineligible to participate in this Promotion or to receive any award or benefit under this Promotion, UOB may in its sole discretion forfeit such award or benefit, reclaim the award or benefit or charge to and debit an amount equal to the value of the award or benefit 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 award or benefit through such means as UOB may determine in its sole discretion.

- 2.5. These Terms shall be read in conjunction with any other terms that may be relevant in connection with this Promotion (collectively the “**Standard Terms**”). In the event of any inconsistency between (i) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 2.6. UOB may, at any time and at its discretion terminate or suspend the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 2.7. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 2.8. 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 information (including your personal data) for all purposes in connection with this Promotion and to contact you, including by voice call or text message.
- 2.9. A person who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce these Terms.
- 2.10. These 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.