

## TERMS AND CONDITIONS GOVERNING THE UOB MIGHTY BANK AND PAY LUCKY DRAW

### 1. DEFINITIONS

- 1.1. **“Prize”** means Huawei P40 Pro (worth \$ 1,448).
- 1.2. **“UOB”** or the **“Bank”** means United Overseas Bank Limited.

### 2. ELIGIBILITY AND DRAW MECHANICS

- 2.1. By participating in the UOB Mighty Bank and Pay Lucky Draw (the **“Draw”**), you are deemed to have agreed to be bound by these terms and conditions (the **“Terms”**).
- 2.2. To participate in the Draw, you must be an existing UOB customer with a personal UOB savings account, current account or cheque account held by you as the accountholder or a principal card holder of a personal credit card issued to you by UOB, and such account 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).
- 2.3. You will be awarded with chance(s) at the Draw if you perform any one of the following transactions using your UOB Mighty App (collectively, the **“Eligible Transactions”**) during the period commencing from 15 April 2020 to 30 June 2020 (both dates inclusive) (the **“Qualifying Period”**):
  - (a) **S\$10 PayNow transfer** – 1 chance will be automatically awarded for every successful PayNow transaction of S\$10 made via your UOB Mighty App during the Qualifying Period. For illustration purposes only, if you make a successful PayNow transfer of S\$30 pursuant to this Clause 2.3(a), you will be awarded with 3 chances in the Draw for that PayNow transfer.
  - (b) **S\$10 Bill Payment** – 1 chance will be automatically awarded for every successful bill payment transaction of S\$10 made to a billing or credit card organisation via your UOB Mighty App during the Qualifying Period. For illustration purposes only, if you make a successful bill payment transaction of S\$30 pursuant to this Clause 2.3(b), you will be awarded with 3 chances in the Draw for that bill payment transaction.
  - (c) **S\$10 Funds Transfer** – 1 chance will be automatically awarded for every successful funds transfer transaction of S\$10 made via your UOB Mighty App during the Qualifying Period. For illustration purposes only, if you make a successful funds transfer of S\$30 pursuant to this Clause 2.3(c), you will be awarded with 3 chances in the Draw for that funds transfer.

- 2.4. If you have not logged into the UOB Mighty App prior to the commencement of the Qualifying Period and you successfully log in to your UOB Mighty App for the first time during the Qualifying Period and perform any one of the Eligible Transactions for the first time during the Qualifying Period, you will be awarded with double the chances applicable to that Eligible Transaction as set out in Clause 2.3. For illustration purposes only, if you log into your UOB Mighty App for the first time during the Qualifying Period and make a successful PayNow transfer of S\$30 pursuant to Clause 2.3(a) for the first time, you will be awarded with 6 chances in the Draw for that first PayNow transfer.
- 2.5. The maximum number of chances in the Draw that you may earn from all the Eligible Transactions performed by you during the Qualifying Period is capped at 200. The deadline for earning the Draw chances is 23:59 hours (Singapore time) on 30 June 2020.
- 2.6. Upon the awarding of a chance to you, your name will be submitted to the Draw pool. If you do not wish to participate in the Draw, you must notify UOB of the same using the UOB Call Centre Hotline 1800 222 2121 prior to the Draw Date (as defined below).
- 2.7. The Draw will be conducted using an electronic system on 31 July 2020 (the “**Draw Date**”) at 3 PM (Singapore time) at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date, time or location as UOB may determine at its own discretion without prior notice). The Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.
- 2.8. A total of 5 winners will be selected at random from the pool of participants in the Draw pool on the Draw Date (the “**Winners**”). UOB reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified from the Draw.
- 2.9. Each Winner is only eligible to receive one Prize.
- 2.10. If you are selected as a Winner, you will be notified by post to your last known address based on UOB’s records (the “**Prize Notification**”). The Prize Notification will be sent out by 31 August 2020 (or such other date as may be determined by UOB). Details of how to redeem/claim the Prize will be set out in the Prize Notification.
- 2.11. The Prize must be collected by 15 October 2020. Failure to collect the Prize by the deadline will result in the forfeiture of the Prize without any compensation and shall be donated to the Community Chest or such other charity as may be determined by UOB. Strictly no extension will be allowed.
- 2.12. The Prize 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.

- 2.13. UOB reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 2.14. The Prize is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize.

### 3. GENERAL

- 3.1. The Draw is authorized under the Singapore Lucky Draw reference number LD/201R/2020.
- 3.2. The following persons shall not be eligible to participate in the Draw:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (b) 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;
  - (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;
  - (d) any individual who has not complied with any provision of these Terms; or
  - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.3. 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 Prize or participation in this Draw. 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.

- 3.4. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Draw, including but not limited to the determination of whether you qualify for the Draw. 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 Draw, including the reasons for any disqualification from the Draw.
- 3.5. If UOB determines that you are ineligible to participate in the Draw 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.
- 3.6. The Terms shall be read in conjunction with any other terms that may be relevant in connection with this Draw (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 Draw, the Terms shall prevail to the extent that such discrepancy relates to this Draw.
- 3.7. UOB may, at any time and at its discretion terminate or suspend the Draw and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.8. Unless otherwise stated, this Draw is not valid with other offers, privileges or promotions.
- 3.9. By participating in this Draw 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 Draw and to contact you, including by voice call or text message.
- 3.10. 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.
- 3.11. 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.