



## UOB Lunar New Year Exclusive Promotion (30 January 2023 to 5 February 2023) Terms and Conditions

### 1 Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 **“Account”** means a UOB Savings or Current Account, which is valid, subsisting and in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **“Accountholder”** means (i) an individual who is an existing primary holder of an Account during the Promotion Period or (ii) an individual who successfully opens an Account as a primary holder of an Account during the Promotion Period.
- 1.3 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.4 **“Promotion”** means this UOB Lunar New Year Exclusive Promotion (30 January 2023 to 5 February 2023).
- 1.5 **“Promotion Period”** means the period from 30 January 2023 to 5 February 2023, both dates inclusive.
- 1.6 **“Terms and Conditions”** means the terms and conditions of this Promotion.

### 2 Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **“Terms and Conditions”**).
- 2.2 An animated image consisting of a rabbit and golden carrots (the **“Animated Image”**) will be published on:
  - (i) <https://go.uob.com/goldencarrots>; and
  - (ii) UOB Facebook page.
- 2.3 To participate in this Promotion, you must satisfy all of the following conditions during the Promotion Period:
  - (i) you must be an Accountholder; and
  - (ii) you must submit your answer on the total number of golden carrots in the Animated Image by successfully sending an SMS in the following format to 77862 using your Singapore mobile number registered with UOB (the **“SMS Submission”**):

**CARROTS <space> Number of Golden Carrots<space> 10-digit Account number**

Examples of SMS for participation in this Promotion:

- **CARROTS<space> 8<space>1234567890**
- **CARROTS<space> 88<space>9876543210**

2.4 For the avoidance of doubt:

- (i) Any incomplete or inaccurate SMS Submission, or SMS Submission which is not performed in accordance with the Terms of the Promotion, will not be considered and consequently be disqualified.
- (ii) SMS Submission with a participating Account number and/or Singapore mobile number that differs from that maintained in UOB's records will be invalid for the purpose of this Promotion.
- (iii) If you successfully submit more than one (1) SMS Submission with respect to an Account during the Promotion Period under this Promotion, only your first SMS Submission for that Account successfully received by UOB will be considered for the purposes of this Promotion.

### **3 Hongbao**

- 3.1 If you are amongst the first 88 participants of this Promotion to satisfy all the conditions in Clause 2 above and guess the total number of golden carrots in the Animated Image correctly, you shall be eligible to receive a one-time cash credit of S\$28 (the "**Hongbao**").
- 3.2 If you are eligible to receive the Hongbao in this Promotion, it will be credited directly into your Account specified in your SMS Submission submitted in this Promotion by 28 February 2023 (or such other date as UOB may determine in its sole discretion) and a SMS will be sent to your Singapore mobile number registered with UOB to notify you upon the crediting of the Hongbao.
- 3.3 You are only entitled to receive one (1) Hongbao under this Promotion, regardless of the number of Accounts you have entered to participate in this Promotion.
- 3.4 UOB reserves the right to substitute the Hongbao with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.5 Your participating Account must be in good standing at all times as determined by UOB at its absolute discretion. In the event that your participating Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Hongbao is credited into your participating Account, the Hongbao shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

### **4 Withdrawals / Closure of Account**

- 4.1 An early account closure fee of S\$30 is payable if an Account is closed within six (6) months from the opening date of the Account.

### **5 General**

- 5.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:

- (i) any individual who is an existing secondary holder of an Account or who has successfully opened an Account as a secondary holder of an Account during the Promotion Period
  - (ii) individuals whose UOB account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
  - (iii) individuals whose UOB account(s) (including the Account) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its sole discretion;
  - (iv) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.2 Sending and receiving SMS is dependent on an SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 5.3 You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You shall continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 5.4 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 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.
- 5.5 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 decision on all matters relating to this Promotion shall be final, conclusive and binding on you and no payment or compensation will be given. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 5.6 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
- 5.7 These Terms and Conditions shall be read in conjunction with UOB's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Promotion ("**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and

Conditions and the Standard Terms, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail.

- 5.8 UOB may, at any time and at its sole and absolute discretion, terminate the Promotion and/or vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 5.9 Unless otherwise stated, the Promotion is not valid with any other privileges or promotions.
- 5.10 By participating in the Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you hereby consent to the collection, use and disclosure of your information (including your personal data) by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for all purposes in connection with the Promotion (including by contacting you via voice call or text message).
- 5.11 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of the Terms and Conditions.
- 5.12 The Terms and Conditions are governed by the laws of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts 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.