

**UOB Roaring New Year Savings Promotion (1 January 2022 to 28 February 2022)
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 new or existing UOB Passbook Savings Account, UOB Uniplus Account, UOB Stash® Account, UOB One Account, UOB Lady’s Savings Account or KrisFlyer UOB Deposit 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 **“Sure-win Hongbao”** has the meaning ascribed to it in Clause 2.3.
- 1.5 **“Incremental Fresh Funds”** means funds in the amount of S\$50,000, S\$100,000 or S\$200,000:
- (i) in the form of non-UOB cheques or non-UOB cashier’s order;
 - (ii) that are not transferred from any existing UOB current/savings or fixed deposit account;
 - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the SMS Registration (as defined below) at any time during the Promotion Period; and
 - (iv) in relation to existing Accounts indicated in the SMS Registration, must result in at least a corresponding increment in the Account’s day-end balance throughout the Promotion Period as compared to the Account’s Monthly Average Balance as at 31 December 2021.
- 1.6 **“Monthly Average Balance” or “MAB”** refers to the sum of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month. In respect of Accounts which are newly opened during the Promotion Period, the MAB as at 31 December 2021 shall be zero.
- 1.7 **“Promotion”** means this UOB Roaring New Year Savings Promotion (1 January 2022 to 28 February 2022).
- 1.8 **“Promotion Period”** means the period from 1 January 2022 to 28 February 2022, both dates inclusive.
- 1.9 **“Terms and Conditions”** means the terms and conditions of this Promotion.

2. Promotion

How to participate

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 To participate in this Promotion, you must be an Accountholder and you must satisfy all of the following conditions during the Promotion Period:

(i) deposit a minimum amount of S\$50,000, S\$100,000, or S\$200,000 of Incremental Fresh Funds into your Account via any one of the following permitted channels during the Promotion Period:

- a. “FAST” from any financial institution in Singapore that offers “FAST” services;
- b. UOB Cash Deposit Machine;
- c. UOB Quick Cheque Deposit Boxes;
- d. over-the-counter at any one of the branches of the Bank; and/or
- e. any other channels permitted by the Bank; and

(ii) register and provide consent to earmark the Incremental Fresh Funds amount deposited pursuant to sub-paragraph (i) above by sending an SMS in the following format using your Singapore mobile number registered with UOB to 77862 (the “**SMS Registration**”): **Incremental Fresh Fund Amount (i.e. “50K”, “100K”, “200K” only) <space> 10-digit Account number <space> the auspicious item picked (i.e. “M”, “P”, “L” only)**

The auspicious item you pick will determine if you can receive 2x, 5x or 10x your Sure-in Hongbao amount should you be selected as one of the 10 winners at the Prosperity Tiger Draw every month.

Example of SMS for participation in this Promotion:

- **50K<space>1234567890<space>L** to redeem S\$38 Sure-win Hongbao and if you pick Fortune Lantern as your auspicious item
- **100K<space>9876543210<space>M** to redeem S\$88 Sure-win Hongbao and if you pick Lucky Mandarin as your auspicious item
- **200K<space>1357246800<space>P** to redeem S\$188 Sure-win Hongbao and if you pick Blooming Peony as your auspicious item

2.3 Accountholders who have registered to participate in this Promotion and deposited Incremental Fresh Funds into the Account indicated in the SMS Registration during the Promotion Period in accordance with Clause 2.2 above will be eligible to receive a Sure-win Hongbao (the “**Sure-win Hongbao**” and each Accountholder who is eligible to receive the Sure-win Hongbao, an “**Eligible Accountholder**”) in the amount as set out below:

Tier	Amount of Fresh Funds Deposited for this Promotion	Sure-win Hongbao Amount
1	S\$50,000	S\$38
2	S\$100,000	S\$88
3	S\$200,000	S\$188

2.4 Each Eligible Accountholder shall only be entitled to receive one Sure-win Hongbao under this Promotion.

- 2.5 For Accountholders who have submitted more than one SMS Registration during the Promotion Period under this Promotion, UOB will use the last SMS Registration submitted within the earliest Qualifying Period to determine the eligibility of the Account Holder and to earmark the Fresh Funds deposited.
- 2.6 The participating Account number and mobile number indicated on the SMS Registration must be the same as that maintained in the Bank's records. SMS Registration(s) with a participating Account number and/or mobile number that differs from that maintained in the Bank's records will be invalid for the purposes of this Promotion.

Earmarking of Incremental Fresh Funds And Cash Credit

- 2.7 Incremental Fresh Funds deposited by an Eligible Accountholder under this Promotion will be earmarked until the end date specified in the table below ("**Earmark Period**"). "**Earmarked**" means that the amount deposited will not be reflected in Account statements and cannot be withdrawn. The Sure-win Hongbao will be credited into each Eligible Account as per the SMS Registration by the date specified in the table below:

Deposit date or SMS Registration Submission date, whichever is later (" Qualifying Period ")	Incremental Fresh Funds will be earmarked and Base Cash Credit will be credited by	Earmark End Date
1 January to 31 January 2022	28 February 2022	30 April 2022
1 February to 28 February 2022	31 March 2022	31 May 2022

- 2.8 If an Eligible Accountholder withdraws the Fresh Funds deposited from the Account within the Earmark Period, or is otherwise discovered to be ineligible for this Promotion, the Bank may at its discretion forfeit or reclaim the Sure-win Hongbao or charge to and debit an amount equal to the value of the Sure-win Hongbao from the Account or any other account that the said Accountholder has with the Bank. If the monies standing to the credit of the Account or such other accounts are insufficient to reimburse the Bank, the Account Holder shall immediately reimburse the Bank for the value of the Sure-win Hongbao through such modes and means as the Bank decides at its discretion.
- 2.9 For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

Prosperity Tiger Draw

- 2.10 All Eligible Accountholders will be automatically enrolled in our **Prosperity Tiger Draw** ("Lucky Draw").
- 2.11 In the SMS Registration, all Eligible Accountholders would have chosen 1 of the 3 auspicious items ("Items").
- 2.12 The multiplier of "2x", "5x" and "10x" will first be randomly assigned to each Item during each Lucky Draw.
- 2.13 10 winners (each a "**Winner**") for each Qualifying Period will then be randomly selected during the Lucky Draw to multiply the amount of the Sure-win Hongbao that they have received as per Clause 2.3 above to 2 times, 5 times or 10 times the amount ("**Prize**"), depending on the Items they have indicated in the SMS Registration.

For example, Lucky Mandarin has been assigned a multiplier of "5x". If the Winner has successfully redeemed a S\$88 Sure-win Hongbao as per Clause 2.3 above, and he/she has indicated M in his/her SMS Registration, he/she will be eligible to receive S\$440 in total (including the Sure-win Hongbao awarded).

- 2.14 Each Winner shall only be entitled to win one (1) Prize under this Lucky Draw (e.g. if you are a Winner for the Draw for the Qualifying Period of 1 January 2021 to 31 January 2021, you shall not be eligible to participate in the Draw for the subsequent Qualifying Period).
- 2.15 The Draw will be conducted using an electronic system on the following dates (the “Draw Date”) for each Qualifying Period 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):

Draw	Qualifying Period	Draw Date
1	1 January to 31 January 2022	4 March 2022
2	1 February to 28 February 2022	4 April 2022

The Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.

- 2.16 Any Eligible Accountholder who did not select any auspicious item in the SMS registration shall be disqualified from the Lucky Draw.
- 2.17 Any Eligible Accountholder who have chosen to withdraw from the promotion and/or release the earmark funds prior to day the Lucky Draw is conducted will not be eligible for the Lucky Draw.
- 2.18 If any Eligible Accountholder is subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Prize (which eligibility shall be determined at the UOB’s sole discretion), UOB reserve the right to reclaim the Prize, or charge the Eligible Accountholder the full value of the Prize.
- 2.19 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.
- 2.20 Results of the Lucky Draw will be published on UOB’s website within 7 working days after the date of the Lucky Draw. All Winners will be notified by 30 April 2022 via an acknowledgement letter/SMS/email as per each Winner’s records with UOB.
- 2.21 The Prize will be credited into the Winners’ Accounts within 45 working days of being notified by UOB via an acknowledgement letter/SMS/email as per the records with UOB.
- 2.22 Winners shall ensure that they remain contactable at all times. If any Winner is uncontactable for any reason whatsoever, UOB reserves the right to forfeit/reclaim the Prize at UOB’s discretion (without any liability to any Winners whose Prize was forfeited) and redistribute any unclaimed Prize to another person as may be selected by UOB at its sole discretion, whereupon said person shall then be the Winner. Alternatively, UOB may elect to donate any forfeited or unclaimed Prize or its equivalent value to such charitable organisation as UOB may determine in its sole discretion.
- 2.23 By participating in the Lucky 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 information (including your personal data) for all purposes relating to the Lucky Draw, including without limitation:
- a) for the announcement of the Winners on the UOB website/Facebook/social media page, newspaper and/or such other channel as UOB may determine in its sole discretion; and
 - b) to contact you (including by voice call or text message) regarding the redemption of the Prize.

2.24 You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event (if applicable) for the purpose of publication on the UOB website/Facebook/social media page and/or such other channel as UOB may determine in its sole discretion.

3. Withdrawals / Closure of Account

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

3.2 The Accountholder agrees and acknowledges that the Bank may at its discretion forfeit or reclaim the Sure-win Hongbao or charge to and debit an amount equivalent to the value of the Sure-win Hongbao, if already awarded/redeemed, from the Account, if the Accountholder closes the Account and/or withdraws part of or all of the Earmarked Funds before the earmark end date.

3.3 If the Bank subsequently discovers or determines that the Accountholder is in fact not eligible to participate in or does not qualify for the Promotion, the Bank may at its discretion, forfeit or reclaim the Sure-win Hongbao or charge to and debit an amount equivalent to the value of the Sure-win Hongbao, if already awarded, from the Accountholder's Account.

3.4 In the event where the monies standing to the credit of the Account is not sufficient to reimburse the Bank for the value of the Sure-win Hongbao, the Accountholder shall immediately reimburse the Bank for the value of the Sure-win Hongbao in such manner as the Bank may decide in its discretion.

4. General

4.1 By participating in this Promotion, you are deemed to agree to be bound by the Terms and Conditions.

4.2 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.

4.3 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.

- 4.4 These Terms and Conditions shall be read in conjunction with the Bank'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.
- 4.5 The Bank may, at any time and at its sole and absolute discretion, 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.
- 4.6 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.
- 4.7 UOB shall not be responsible for any losses to or expenses of any Accountholder or any other person in connection with the Promotion, howsoever arising.
- 4.8 UOB's decision on all matters relating to this Promotion shall be final, conclusive and binding on the Accountholder. UOB shall not be obliged to give any reason or enter into any correspondence with the Accountholder or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.
- 4.9 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.10 By participating in the Promotion, each Accountholder is deemed to have consented to the collection, use and disclosure of his personal data by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Accountholder, contacting the Accountholder (including by voice call or text message) regarding the Promotion, and all purposes related to the Promotion.
- 4.11 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 (Cap. 53B) to enforce any term of the Terms and Conditions.
- 4.12 The Terms and Conditions are governed by the laws of Singapore and all Accountholders 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.