

**Terms and Conditions for
UOB Savings Bonanza (16 October 2020 to 31 December 2020)**

1. Definition

- 1.1 **“Account”** means a new or existing UOB Passbook Savings Account, UOB Uniplus Account, UOB One Account, UOB Stash® Account, UOB Lady’s Savings Account or KrisFlyer UOB Account maintained with United Overseas Bank Limited (**“UOB”**) in Singapore which is valid, subsisting and in good standing at all times as determined by UOB at its sole discretion.
- 1.2 **“Fresh Funds”** means funds:
- (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; and
 - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the SMS Registration (as defined below) at any time during the Promotion Period.
- 1.3 **“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 30 September 2020 shall be zero.

2 Promotion

- 2.1 This UOB Savings Bonanza (16 October 2020 to 31 December 2020) (**“Promotion”**) is open to all primary account holders of an Account and is valid from 16 October 2020 to 31 December 2020, both dates inclusive (the **“Promotion Period”**).
- 2.2 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **“Terms”**).
- 2.3 To participate in this Promotion:
- (a) you must have an Account with UOB as a primary accountholder; and
 - (b) you must successfully register to participate in this Promotion by sending an SMS to 77862 using your Singapore mobile number registered with UOB in the following format during the Promotion Period (the **“SMS Registration”**) –

Fresh Funds Amount (i.e. **“30K”, **“50K”** or **“100K”** only) <space> 10-digit Account Number**

Example of SMS for participation in this Promotion:

- 30K <space> 1234567890 to participate for the Silver Tier
- 50K <space> 0000011111 to participate for the Gold Tier
- 100K <space> 9876543210 to participate for the Platinum Tier

- 2.4 Once you have successfully registered to participate in this Promotion in accordance with Clause 2.3(b) above, you must successfully deposit Fresh Funds representing the amount stated in your SMS

Registration (i.e. S\$30,000, S\$50,000 or S\$100,000) into your Account stated in your SMS Registration during the Promotion Period via any one of the following methods –

- (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.

The Fresh Funds deposited into your Account pursuant to this Clause 2.4 must result in at least a corresponding increment in your Account’s day-end balance throughout the Promotion Period as compared to the Account’s Monthly Average Balance as at 30 September 2020.

2.5 If you satisfy all the requirements in Clauses 2.3 and 2.4 above, you will be eligible to receive one of the gifts in the table below (each, a “Gift” and collectively, the “Gifts”) corresponding to your participation tier which is determined by the Fresh Funds amount deposited by you pursuant to Clause 2.4 above, subject to the applicable cap set out below:

Tier	Amount of Fresh Funds Deposited	Gift	Gift Quantity
Silver	S\$30,000	<ul style="list-style-type: none"> • A pair of Cathay Platinum Movie tickets (worth up to S\$76) • 1-year VIU Premium subscription (worth S\$95) • One Pixie Nail Spa Group Gel Manicure and Pedicure session (worth S\$118) 	<p>A pair of Cathay Platinum Movie tickets: 163 pairs</p> <p>1-year VIU Premium subscription: 196</p> <p>One Pixie Nail Spa Group Gel Manicure and Pedicure session: 41</p> <p>Total no. of Gifts for Silver Tier: 400</p>
Gold	S\$50,000	<ul style="list-style-type: none"> • S\$200 worth of Takashimaya Vouchers • S\$200 worth of SpaEsprit Vouchers • S\$80 Cash Credit 	<p>S\$200 Takashimaya vouchers: 23</p> <p>S\$200 SpaEsprit vouchers: 124</p> <p>S\$80 Cash Credit: 303</p> <p>Total no. of Gifts for Gold Tier: 450</p>
Platinum	S\$100,000	<ul style="list-style-type: none"> • 1X Samsung Galaxy Note 20 (worth S\$1,398) • 1X Samsonite ENow 28” Spinner in Black (worth S\$600) • 1X BRUNO Hotplate and Toaster Grill Set + Trio Attachment Bundle (worth S\$546) • S\$200 Cash Credit 	<p>Samsung Galaxy Note 20: 5</p> <p>Samsonite ENow 28” Spinner in Black: 280</p> <p>BRUNO Hotplate and Toaster Grill Set + Trio Attachment Bundle: 20</p> <p>S\$200 Cash Credit: 95</p> <p>Total no. of Gifts for Platinum Tier: 400</p>

- 2.6 All SMS Registrations for this Promotion which are not in the format prescribed in these Terms or sent to an incorrect number or sent from a mobile number which is not registered with the Bank will be null and void.
- 2.7 You can only register to participate in one tier for this Promotion – i.e. the Silver, Gold or Platinum Tier and you shall only be eligible to receive one Gift throughout the Promotion Period.
- 2.8 If you have registered to participate in more than one tier in this Promotion under Clause 2.3, UOB will use the last SMS Registration as of date of fulfillment to determine which tier you have registered for this Promotion and to earmark the Fresh Funds deposited accordingly based on that tier.
- 2.9 The Fresh Funds deposited by you in connection with your participation in this Promotion will be earmarked for the period set out in Clause 2.10 below (“**Earmark Period**”). Fresh Funds which have been earmarked will not be reflected in your Account statements and cannot be withdrawn until the expiry of the Earmark Period.
- 2.10 If you are eligible to receive a Gift in this Promotion, you will be sent one unique URL and one unique game code via a single SMS to your Singapore mobile number on UOB’s records (the “**Notification SMS**”) based on the following timeline to enable you to play the Savings Bonanza Game (“**Game**”) to determine the Gift that you will be eligible to receive in this Promotion:

Deposit date or SMS Registration date, whichever is later	Earmark end date	Notification date and invitation to play the Game
16 October 2020 to 31 October 2020	30 April 2021	4 December 2020
1 November 2020 to 30 November 2020	31 May 2021	31 December 2020
1 December 2020 to 31 December 2020	30 June 2021	31 January 2021

- 2.11 The Game must be played/completed by the timeline stipulated in the Notification SMS. To access/play the Game, you will be required to click on the unique URL stated in the Notification SMS in accordance with the instructions set out in the Notification SMS by the deadline specified therein.
- 2.12 The Game result will be final and binding on all players. No appeal will be entertained. The Gifts are strictly non-transferable, non-assignable and non-exchangeable. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, misplaced, lost, defaced, stolen or damaged Gift.
- 2.13 If you do not participate in the Game by the prescribed deadline in the Notification SMS, you will be considered to be ineligible for this Promotion and will not be eligible to receive any Gift.
- 2.14 The Gift allocated to each player will be chosen by our computer programme designed specifically for the purpose of this Promotion. The computer programme will randomly allocate the Gift in real time when the Game is played.
- 2.15 The random selection and allocation of Gift to each player will be verified by external auditors. We reserve the discretion to change any of the Gift allocation mechanics without giving prior notice or reason and without liability to any person. We may appoint any party as we deem fit as an external auditor for the Gift allocation.

- 2.16 Gifts are available in different quantities (and where applicable, colours), subject to availability and are awarded on a first-come-first come basis. UOB shall not be required to notify and/or update any customers on the stock availability of the Gifts.
- 2.17 UOB may substitute any of the Gifts with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.18 The Gifts are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gifts. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute regarding the Gifts is to be resolved directly with the merchant and/or supplier of the relevant Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts. For the purposes of this clause, “**Gifts**” include any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gifts.

3 Redemption of Gift

- 3.1 If you win the cash credit from the Game, the cash credit in the applicable amount will be credited to your Account stated in the SMS Registration by 31 March 2021.
- 3.2 If you win a Gift which is not cash credit from the Game (the “**Non-Cash Gift**”), you will be sent a redemption notice for your Gift redemption by 31 March 2021 (the “**Redemption Notice**”). The Redemption Notice will be sent to you based on your contact information on UOB’s records.
- 3.3 Details for the redemption of the Non-Cash Gift will be stated in the Redemption Notice. UOB reserves the right to decline any redemption or request for the Non-Cash Gift if any one of the requirements set out in the Redemption Notice have not been met at the time of redemption.
- 3.4 The Non-Cash Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Non-Cash Gift that is not redeemed by the redemption date stated in the Redemption Notice will be forfeited.
- 3.5 UOB shall not be required to assist or act on any person’s behalf in communicating with the merchant and/or supplier of the Gifts.
- 3.6 Redemption and use of the Non-Cash Gifts remain subject to any terms and conditions which may be imposed by the merchant. You shall be responsible for complying with any such terms and conditions.

4 General

- 4.1 The Singapore Lucky Draw reference number for this Promotion is LD/506R/2020.
- 4.2 Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:
- (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
 - (b) individuals whose UOB account(s) 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;

- (c) 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
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.3 An early account closure fee of S\$30 is payable if any new Account is closed within six (6) months from the account opening date of the new Account.
- 4.4 If you withdraw the Fresh Funds deposited into your Account before the expiry of the Earmark Period, or you are otherwise discovered to be ineligible for this Promotion, the Bank may at its discretion forfeit or reclaim the Gift or charge to and debit an amount equal to the retail value of the Gift from the Account or any other account that you may have with the Bank. If the monies standing to the credit of the Account or such other accounts are insufficient to reimburse the Bank, you shall immediately reimburse the Bank for the value of the Gift through such modes and means as the Bank decides at its discretion.
- 4.5 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS sent to, sent by, and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or for any lost SMS.
- 4.6 You will need to maintain sufficient funds in the account to meet your financial commitments. You will continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your Account or otherwise.
- 4.7 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.
- 4.8 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.
- 4.9 The Terms shall be read in conjunction with the prevailing Terms and Conditions Governing Accounts and Services (for Individuals) 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.
- 4.10 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.

- 4.11 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 4.12 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 the purposes of this Promotion (including, where required, for publication of the names of the Game winners) and to contact you, including by voice call or text message.
- 4.13 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.
- 4.14 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.

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.