



UOB 12 Gifts of Christmas Savings Promotion (1 November 2022 to 31 December 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 UOB Stash® Account, UOB One Account and UOB Lady’s Savings 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 **“Cash Credit”** has the meaning ascribed to it in Clause 2.3.
 - 1.5 **“Incremental Fresh Funds”** means funds in the amount of S\$30,000, S\$100,000 or S\$200,000:
 - (ii) in the form of non-UOB cheques or non-UOB cashier’s order;
 - (iii) that are not transferred from any existing UOB current/savings or fixed deposit account; and
 - (iv) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the Registration (as defined below) at any time during the Promotion Period.
- Note:
- (a) For existing Accounts, the Incremental Fresh Funds must result in at least a corresponding increment in the Account’s day-end balance throughout the Promotion Period as compared to the 31 October 2022 day-end balance of that Account.
 - (b) For Accounts newly opened during Promotion Period, the 31 October 2022 day-end balance shall be zero.
- 1.6 **“Promotion”** means this UOB 12 Gifts of Christmas Savings Promotion (1 November 2022 to 31 December 2022).
 - 1.7 **“Promotion Period”** means the period from 1 November 2022 to 31 December 2022, both dates inclusive.
 - 1.8 **“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\$30,000, S\$100,000, or S\$200,000 in Incremental Fresh Funds into your Account via any one of the following permitted channels during the Promotion Period (“**Participating Deposit**”):
 - 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) successfully register and provide consent to earmark the Participating Deposit deposited pursuant to sub-paragraph (i) above by duly completing the Online Participation Form available at go.uob.com/savings-promo (“**Participation Form**”) during the Promotion Period. Please note that you are required to state your Singapore mobile number registered with UOB in your Participation Form.
- 2.3 If you satisfy all of the requirements set out in these Terms and Conditions and your Participating Deposit corresponds with the amount stated in your Participation Form submitted, you shall be eligible to receive a one-time cash credit (the “**Cash Credit**”) in the amount as set out below:

Tier	Participating Deposit Amount	Cash Credit Amount
1	S\$30,000	S\$180
2	S\$100,000	S\$680
3	S\$200,000	S\$1500

- 2.4 You shall only be entitled to receive the Cash Credit once under this Promotion.
- 2.5 If you are eligible to receive the Cash Credit in this Promotion, your Cash Credit will be credited directly into your Account specified in your Participation Form submitted in this Promotion in accordance with the timeline set out in Clause 2.8 below (or such other date as UOB may determine in its sole discretion).
- 2.6 If you have submitted more than one Participation Form during the Promotion Period under this Promotion, UOB will use the first Participation Form submitted to determine your eligibility for earmarking purposes.
- 2.7 Participation Form(s) with a participating Account number and/or Singapore 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

- 2.8 Your Participating Deposit will be Earmarked for the period corresponding to your Participating Deposit date or Participation Form Submission Date (whichever is later) as set out in the table below (“Earmark Period”). “Earmarked” means that the amount deposited will not be reflected in Account statements and cannot be withdrawn.

Participating Deposit date or Participation Form submission date, whichever is later	Participating Deposit will be Earmarked and Cash Credit will be credited by	Earmark End Date (including this date)
1 November 2022 to 30 November 2022	31 December 2022	14 March 2023
1 December 2022 to 31 December 2022	31 January 2023	14 April 2023

- 2.9 If you withdraw your Participating Deposit prior to the expiry of the Earmark Period, or if you are otherwise discovered to be ineligible for this Promotion, the Bank may at its discretion forfeit or reclaim the Cash Credit or charge to and debit an amount equal to the value of the Cash Credit from the Account or any other account that you maintain 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 Cash Credit in such manner as the Bank decides at its sole discretion.
- 2.10 For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder.

Lucky Draw

- 2.11 If you are eligible to receive the Cash Credit under this Promotion, you will be automatically enrolled in our lucky draw without further registration (the “Lucky Draw”).
- 2.12 Your name can only be enrolled into the Lucky Draw once for the purposes of this Promotion, regardless of the number of Participation Forms submitted by you. In the event of multiple participation forms submitted, UOB will use the first Participation Form submitted to determine the lucky draw Prize.
- 2.13 The Lucky Draw prizes (worth a total of approximately S\$20,000) will be announced on uob.com.sg/savingsfestival during the promotion period.
- 2.14 A total of 67 winners (each a “Winner” and collectively, the “Winners”) will be randomly selected during the Lucky Draw.
- 2.15 Each Winner shall only be entitled to win one (1) prize under this Lucky Draw (the “Prize”). The Prize which a Winner will receive is determined based on the Winner’s Participation Form Submission Date.
- 2.16 Prizes are strictly non-transferable to any other party and not exchangeable for any other items, whether in part or in full.
- 2.17 UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

- 2.18 The Lucky Draw will be conducted using an electronic system on 7 February 2023 (the “**Draw Date**”), 10AM (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.
- 2.19 If you choose to withdraw from the Promotion and/or if your Participating Deposit (or any part thereof) is released from the earmark placed or withdrawn prior to the Draw Date, you shall not be eligible to participate in the Lucky Draw.
- 2.20 If you are 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 reserves the right to reclaim the Prize, or charge you the full value of the Prize.
- 2.21 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 Lucky Draw.
- 2.22 Results of the Lucky Draw will be published on UOB’s website within seven (7) working days after the date of the Lucky Draw. All Winners will be notified by 31 March 2023 via an acknowledgement letter/SMS/email (or such other date or mode of communication as UOB may determine at its sole discretion without prior notice) as per each Winner’s records with UOB.
- 2.23 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 the 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.
- 2.24 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.
- 2.25 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.
- 2.26 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. For the purposes of this clause, “Prize” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prize.

2.27 For the avoidance of doubt, your Account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Prize, the Prize shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.

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 Cash Credit or charge to and debit an amount equivalent to the value of the Cash Credit, if already awarded/redeemed, from the Account, if the Accountholder closes the Account and/or withdraws part of or all of the Participating Deposit before the Earmark End Date.

4. **General**

4.1 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.

4.2 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.

4.3 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.

- 4.4 The Bank 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.
- 4.5 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.
- 4.6 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.
- 4.7 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.
- 4.8 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.9 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).
- 4.10 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.
- 4.11 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.