

TERMS AND CONDITIONS FOR THE 2022 UOB TMRW NATIONAL DAY LUCKY DRAW

1. DEFINITIONS

- 1.1. “**Prize**” means a Samsung Bundle consisting of (i) one Galaxy S22 Ultra 128GB, and (ii) one pair of Galaxy Buds 2, worth a total of S\$1,966/-.
- 1.2. “**UOB**” or the “**Bank**” means United Overseas Bank Limited.

2. Eligibility

- 2.1. This UOB TMRW National Day Lucky Draw (the “**Draw**”) is valid from 9 to 31 August 2022, both dates inclusive (the “**Qualifying Period**”).
- 2.2. By participating in this Draw, you are deemed to have agreed to be bound by these terms and conditions governing the Draw (the “**Terms**”).
- 2.3. To participate in this Draw, you must satisfy all of the following conditions: you must be an existing UOB customer with a personal UOB savings account, current account or cheque account held by you as the primary accountholder or a principal holder of a personal credit card issued to you by UOB, and in each case, 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); and
- 2.4. You will be awarded with chances at the Draw if you perform any one of the following transactions (each an “**Eligible Transaction**”) during the period commencing from 9 to 31 Aug 2022 (both dates inclusive) (the “**Qualifying Period**”):
 - 2.4.1 You will be awarded with one (1) chance in the Draw if you perform any one of the following Qualifying Transactions:
 - (a) **S\$10 PayNow transfer** – 1 chance will be automatically awarded for every successful PayNow transaction of min. \$10 made via UOB TMRW App during the Qualifying Period.
 - (b) **S\$10 Scan to pay** – 1 chance will be automatically awarded for every successful Scan to pay transaction of min. \$10 made via UOB TMRW App during the Qualifying Period.
 - (c) **S\$10 MightyFX Conversion** – 1 chance will be automatically awarded for every successful MightyFX conversion of min. S\$10 made via UOB TMRW App during the Qualifying Period.
 - 2.4.2 You will be awarded with ten (10) chances in the Draw for each of the following Qualifying Transactions:

- (a) you have successfully signed up for UOB Personal Internet Banking via any channel during the Qualifying Period;
- (b) you have successfully registered for UOB PayNow via UOB TMRW App by linking a valid UOB account with your NRIC or Singapore mobile number during the Qualifying Period;
- (c) you have successfully signed up for SimpleInvest of min. S\$100 via UOB TMRW App during the Qualifying Period;
- (d) you have successfully signed up for MightyFX via UOB TMRW App during the Qualifying Period;
- (e) you have successfully submitted an application online for credit cards, current/savings account, personal loan, balance transfer or CashPlus whether via UOB's official website, UOB Personal Internet Banking, UOB TMRW App or SMS (only applicable for credit cards) as the primary account holder or cardmember of that new application during the Qualifying Period and your new application must be approved within the Qualifying Period.

2.4.3 The chances earned will be reset to zero in each Qualifying Week of this Draw. There is no cap on the number of chances that you may earn from all the Eligible Transactions performed by you during each Qualifying Week of the Qualifying Period. The deadline for earning chances is 23:59 hours (Singapore time) on the last day of each Qualifying Week.

2.4.4 Each winner shall be entitled to maximum of one (1) Prize under this Promotion. In other words, if you are a Winner in the first Qualifying Week, you shall not be eligible to participate in the Draws for subsequent Qualifying Weeks regardless of the number of Eligible Transactions made during the Qualifying Period.

2.5 For the avoidance of doubt:

2.5.1 If you subsequently cancel, terminate or reverse the relevant Qualifying Transaction (as the case may be), such Qualifying Transaction shall no longer be awarded any chance in the Draw.

2.5.2 If you satisfy all of the conditions in Clause 2.4.2 above and are selected as one of the winners but are found to have de-registered your UOB Personal Internet Banking, PayNow, SimpleInvest, MightyFX, credit cards, current/savings account or unsecured loans account within one (1) month after the Qualifying Period, you will be disqualified and deemed ineligible from participating in the Draw.

3. Draw

- 3.1 Upon the awarding of a chance in the Draw 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).
- 3.2 The Draw will be conducted using a computerized system at 3 PM (Singapore time) on each Draw Date, 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. The names of the winners will also be publicly published on the UOB TMRW website (uob.com.sg/tmrw).
- 3.3 Unless otherwise stated by UOB, UOB will conduct a total of three (3) draws on 28 Sep 2022, one for each Qualifying Week, and a total of twenty-three (23) prizes will be awarded for the Draw, with one (1) winner for each day of each Qualifying Week. The details (full name and partially masked NRIC) of the Winners will also be announced on UOB's website at uob.com.sg/tmrw.

9 to 31 August 2022 (Draw date **28 September 2022**)

Qualifying Period (3 weeks, each a “Qualifying Week”)
9 to 14 Aug 2022
15 to 21 Aug 2022
22 to 31 Aug 2022

- 3.4 If you are selected as a Winner, you will be notified by letter mailed to your last known address based on UOB's records (the “**Prize Notification**”). The Prize Notification of winners drawn on 28 September will be sent out by 15 October 2022 (or such other date as may be determined by UOB).
- 3.5 Details of how to redeem/claim the Prize will be set out in the Prize Notification. UOB reserves the right to decline any redemption of the Prize if any one of the requirements set out in the Prize Notification is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Prize Notification.
- 3.6 The Prize must be redeemed during the redemption period specified in the Prize Notification. UOB will not extend the redemption period for any reason whatsoever.
- 3.7 The Prize is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.

- 3.8 UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.9 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.

4. GENERAL

- 4.1. 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;
 - (e) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.2. 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 any 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 or accessing any of UOB's online banking services or mobile banking services, howsoever caused.
- 4.3. 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.

- 4.4. If UOB determines that you are ineligible to participate in the Draw or to receive any 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 such prize through such means as UOB may determine in its sole discretion.
- 4.5. These 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) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Draw, these Terms shall prevail to the extent that such discrepancy relates to this Draw.
- 4.6. 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.
- 4.7. This Draw is not valid with other offers, privileges or promotions.
- 4.8. 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 information (including your name and contact information) for all purposes in connection with this Draw (including for all legal purposes, identifying you as a Winner and announcing the Winners on UOB's website) and to contact you, including by voice call or text message.
- 4.9. A person who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce these Terms.
- 4.10. These 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.