



UOB Lady's International Women's Day 2025 Lucky Draw (8 March 2025 to 30 April 2025) 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 Lady's Savings Account which is valid, subsisting and in good standing at all times as determined by UOB at its absolute discretion.
- 1.2. **"Accountholder"** means an individual who is the primary holder of an Account and remains as the primary holder of the Account throughout the Promotion Period and until the Prize redemption date.
- 1.3. **"Bank" or "UOB"** means United Overseas Bank Limited.
- 1.4. **"UOB Lady's Card"** refers to any UOB Lady's Classic Card, UOB Lady's Platinum Card, UOB Lady's Solitaire Card and UOB Lady's Solitaire Metal Card.
- 1.5. **"Cardmember"** means an individual who is an existing principal card holder of the UOB Lady's Card during the Promotion Period and until the Prize redemption date.
- 1.6. **"Promotion"** means this UOB Lady's International Women's Day 2025 Lucky Draw (8 March 2025 to 30 April 2025).
- 1.7. **"Promotion Period"** means the period from 8 March 2025 to 30 April 2025, both dates inclusive.
- 1.8. **"Terms and Conditions"** means the terms and conditions of this Promotion.

2. Lucky Draw

- 2.1. By participating in this Promotion, you are deemed to agree to be bound by the Terms and Conditions of this Promotion.
- 2.2. Customers who are both an Accountholder and a Cardmember ("**Eligible Customer**") during the Promotion Period will be automatically enrolled in the lucky draw ("**Lucky Draw**").
- 2.3. Each Eligible Customer will be awarded 1 chance in this Lucky Draw.
- 2.4. A total of 11 winners (each a "**Winner**" and collectively, the "**Winners**") will be randomly selected during the Lucky Draw to win:
 - a) one (1) Éclat's KNOT Alone® Double Pave Bangle (White Gold); OR
 - b) one (1) pair of Gentle Monster PHANTOM-01 Sunglasses (Black)

- 2.5. The Lucky Draw prizes consist of three (3) Éclat's KNOT Alone® Double Pave Bangle (White Gold) and eight (8) pairs of Gentle Monster PHANTOM-01 Sunglasses (Black) (each a "Prize").
- 2.6. Each Eligible Customer is only eligible to receive one (1) Prize in this Lucky Draw.
- 2.7. The Lucky Draw will be conducted using an electronic system on 30 May 2025 (the "Draw Date") at 80 Raffles Place, UOB Plaza, Singapore 048624 (or such other date or location as UOB may determine at its own discretion without prior notice). The draw will be witnessed by an independent external auditor or public accountant appointed by UOB at its sole discretion.
- 2.8. If you choose to withdraw from the Promotion and/or if you close any Account or cancel any UOB Lady's Card during the Promotion Period or anytime thereafter until the Draw Date, you shall not be eligible to participate in the Lucky Draw or receive the Prize. If you are subsequently discovered to be ineligible to receive the Prize (which eligibility shall be determined at UOB's sole discretion), UOB reserves the right to charge you for the full value of the Prize.
- 2.9. 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.
- 2.10. Results of the Lucky Draw will be published on UOB's website, and such other channel as UOB may determine in its sole discretion, within seven (7) days of the Draw Date. In addition, all Winners will also be notified via a notification letter, SMS or email (or such other mode of communication as UOB may determine at its sole discretion without prior notice) sent based on the Winner's contact details in UOB's records, within seven (7) days of the Draw Date (the "Notification").
- 2.11. 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's website/Facebook page/social media page, the newspaper and 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 (if applicable).
- 2.12. You further acknowledge and agree that photographs and videos may be taken of you at or during the Lucky Draw event or the collection/redemption of the Prize (if applicable) for the purpose of publication on UOB's website/Facebook page/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 six (6) months from the opening date of the Account.
- 3.2. If you close your Account and/or UOB Lady's Card prior to the Lucky Draw and/or Prize collection or you are otherwise discovered to be ineligible for this Promotion, UOB may at its discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize from your Account or any other account that you may have with UOB without prior notice to you. If the monies standing to the credit of your Account or such other accounts are insufficient to reimburse

UOB, you shall immediately reimburse UOB for the value of the Prize through such modes and means as UOB may determine at its sole discretion.

4. General

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

- a) 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;
- b) 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;
- c) 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;
- d) individuals whose UOB Lady's Card account is voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- e) individuals whose UOB Lady's Card account is not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
- f) 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; or
- g) 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 by any person. 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.

4.3. These Terms and Conditions shall be read in conjunction with the prevailing UOB Cardmember Agreement, the Bank's Terms and Conditions Governing Accounts and Services (Individual Customers), the UOB Lady's Savings Account Terms and Conditions 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, vary any of the Terms and Conditions without giving any reason or prior notice or assuming any liability to any person, and all persons 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 redemption or usage of the Prize or participation in this Promotion, including but not limited to any losses to or expenses of any Account holder or any other person in connection with the Promotion, howsoever arising. 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 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 and no appeal, correspondence or claims will be entertained.
- 4.8. The Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.
- 4.9. 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 and to contact you, including by 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\$100,000 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\$100,000 for each depositor per

Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.