

TERMS AND CONDITIONS – WIN A PAIR OF ED SHEERAN: +-÷ × TOUR TICKETS WITH UOB TMRW

1. Eligibility

- 1.1. This Win A Pair of Ed Sheeran: +-÷ × Tour Tickets with UOB TMRW Promotion (the “**Promotion**”) is valid from 1 to 30 December 2023, both dates inclusive (the “**Promotion Period**”).
- 1.2. By participating in this Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. To participate in this Promotion, you must satisfy all of the following conditions (“**Eligible Customer**”):
 - a) be an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account or current account (“**Account**”) held by you as the primary accountholder, 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
 - b) Login to your UOB TMRW app at least once during the Promotion Period.
- 1.4. You will be awarded with chance(s) in the Draw for each of the following transactions (each a “**Qualifying Transaction**”) made during the Promotion Period:
 - (a) **S\$10 PayNow transfer** – one (1) chance will be automatically awarded for every successful PayNow transaction of min. S\$10 made via UOB TMRW App.
 - (b) **Scan to pay** – one (1) chance will be automatically awarded for every successful NETS payment or favePAY transaction of any amount, performed by scanning the QR Code using the Scan to Pay function via UOB TMRW app at any participating merchant’s payment terminal.
 - (c) **PayNow registration** – five (5) chances will be automatically awarded for successful PayNow registration. You must not have de-registered your PayNow with us in the preceding month before the Promotion Period.
 - (d) **Incremental Fresh Funds top-up of minimum S\$100** - ten (10) chances will be automatically awarded for every S\$100 top-up to your UOB personal SGD savings account or current account held by you as the primary accountholder via any one of the following permitted channels during the Promotion Period:
 - “FAST” from any financial institution in Singapore that offers “FAST” services;
 - UOB Cash Deposit Machine;
 - UOB Quick Cheque Deposit Boxes;



- over-the-counter at any one of the branches of UOB; and/or
- any other channels permitted by UOB.

Incremental 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 account; and
- (iii) that are not withdrawn from any existing UOB current/savings 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 30 November 2023 day-end balance of that Account.
- (b) For Accounts newly opened during the Promotion Period, the 30 November 2023 day-end balance shall be deemed to be zero.

1.5 There is no cap on the number of chances that you may earn in the Draw during the Promotion Period.

1.6 If you subsequently cancel, terminate or reverse the relevant Qualifying Transaction (as the case may be), such Qualifying Transaction shall no longer earn you a chance(s) in the Draw.

2. Draw

2.1 The Draw will be conducted using a computerized system on **29 January 2024** (the "**Draw Date**") at 3 PM (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). The Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.

2.2 Unless otherwise stated by UOB, a total of **one hundred (100)** Prizes will be awarded for the Draw, with one hundred (100) Winners.

2.3 Each Winner shall receive one (1) pair of Category 4 Ed Sheeran: +-÷ × Tour Tickets (the "**Prize**") worth a total of S\$436 in electronic format. The tour tickets are valid for the Ed Sheeran: +-÷ × concert held at National Stadium, Singapore, on **16 February 2024**.



- 2.4 If you are selected as a Winner, you will be notified by email to your last known email address based on UOB's records (the "**Prize Notification**") within 7 calendar days from the Draw Date.
- 2.5 The details (full name and partially masked NRIC/ID number) of the Winners will also be announced on UOB's website at uob.com.sg/tmrw within 7 calendar days of the Draw Date.
- 2.6 Each Prize will only be transferred to the name of the respective Winner as confirmed by the Bank. The Bank is not obliged to transfer the Prize in the name of any other person. The Prize is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.
- 2.7 UOB reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 2.8 Each of the Winners consents to the Bank disclosing and/or publishing his or her name, particulars, picture or photographs in any manner which the Bank may deem fit for publicity purposes. The Winners shall cooperate with and participate in such publicity activities organized by the Bank in conjunction with this Draw without any compensation whatsoever and in such manner as the Bank may deem fit. The failure by a Winner to comply with this Clause shall result in his or her disqualification as a winner to receive the Prize.
- 2.9 The Winners have to redeem the Prize within the stipulated period stated in the Prize Notification. If the Prize remains unclaimed after the stipulated redemption period stated in the Prize Notification, the Prize shall be forfeited.
- 2.10 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 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.

3. General

- 3.1 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.
- 3.2 In addition to the persons listed under Clause 3.1 above, the following persons shall not be eligible to participate in the Draw:
- (a) directors, officers or employees/staff of UOB or any of UOB's subsidiaries during the Promotion Period and their immediate family members; and
 - (b) employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Draw and their immediate family members.
- 3.3 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.
- 3.4 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.
- 3.5 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.
- 3.6 The Terms shall be read in conjunction with the prevailing Terms and Conditions



Governing Accounts and Services (Individual Customers) and 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.

- 3.7 The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Promotion, the Draw and/or the Prize Offered which are published in any mass media, marketing or advertising materials.
- 3.8 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.
- 3.9 Unless otherwise stated, this Draw is not valid with other offers, privileges or promotions.
- 4.0 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.
- 4.1 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 4.2 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.



