



**TERMS AND CONDITIONS FOR
UOB YEAR END CAMPAIGNS 2024
(18 November 2024 – 5 February 2025)**

1. Promotion

1.1. This **UOB YEAR END CAMPAIGNS 2024** (“**Campaign**”) is valid from 18 November 2024 to 5 February 2025, both dates inclusive (the “**Campaign Period**”). By participating in this Campaign, you agree to be bound by the terms and conditions of this Campaign (the “**Terms**”).

1.2. This Campaign consists of the following:

- a. a spend and collect campaign (the “**Spend & Collect Campaign**”); and
- b. a lucky draw (the “**Lucky Draw**”).

1.3. The Spend & Collect Campaign is open to all principal cardholders of UOB Cards. In these terms, “**UOB Card**” refers to any Visa, Mastercard, American Express, Union Pay and Japan Credit Bureau credit card or debit card issued to individuals by United Overseas Bank Limited (“**UOB**”) in Singapore for personal use only, and does not include any UOB travel account cards, UOB corporate cards, UOB purchasing cards, UOB business cards, UOB multicurrency corporate and private label cards.

1.4. The Lucky Draw is open to:

- (i) All principal cardholders of UOB Cards (as defined under Clause 1.3 above);
- (ii) All primary accountholders of UOB personal current or savings accounts maintained with Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve, except for minor accountholders who have not attained 15 years of age (“**Account(s)**”). For the purposes of the Lucky Draw, the eligible accountholders include trustees of Child Development Accounts and non-minor joint accountholders of designated Child Savings Account; and/or
- (iii) All UOB TMRW App users.

1.5. To participate in this Campaign, you must successfully register to participate in this Campaign via online registration form or UOB TMRW App within Campaign Period (“**Registration**”). You will automatically be enrolled into both the Spend & Collect Campaign and the Lucky Draw upon making only one (1) successful Registration. Only the Eligible Transactions (as defined below) that you make commencing from the date of Registration will be considered for this Campaign.

For illustration purposes only, if the date of your Registration is 20 November 2024, then your spend period shall commence from 20 November 2024 and end on 5 February 2025 (both dates inclusive).

Only Registration received by UOB will be considered for this Campaign. Any incomplete or inaccurate Registration will not be considered and consequently be disqualified. Each mobile number may only be linked to one (1) Registration or participant. If two (2) different customers register for this Campaign using the same mobile number, only the customer who made the first successful Registration will be eligible for this Campaign.



1.6. For the purposes of the Campaign:

- a. **“Eligible Transactions”** refer to any Local Card Transactions or Foreign Currency Card Transactions, but excluding the Excluded Transactions.
- b. **“Excluded Transactions”** refer to:
- (i) any cash advances and bill payments, tax payments, payments at government agencies, insurance premiums, donations;
 - (ii) any bill payments to public or private hospitals;
 - (iii) any bill payment transactions to utilities or telecommunication providers;
 - (iv) fees, interest and charges, late payment charges, finance charges, instalment / personal loan charges;
 - (v) balance and/or funds transfers to or from your UOB Card account;
 - (vi) transactions relating to top-ups of any pre-paid card and/or digital/ wallet (including but not limited to Grab mobile wallet top-up transactions, GrabPay, ShopeePay, YouTrip, EZ-LINK, NETS FlashPay, Razer Pay, TRANSIT LINK and Singtel Dash);
 - (vii) any transactions related to cryptocurrencies;
 - (viii) transactions relating to money transfers and/or UOB Payment Facility, or Instalment Payment Plans and SmartPay;
 - (ix) payments made to CardUp, FavePay, iPaymy and SmoovPay;
 - (x) any amount charged that is subsequently cancelled, voided, disputed or reversed for any reason;
 - (xi) quasi-cash transactions (for example but not limited to transactions relating to money orders, gambling related transactions);
 - (xii) any transaction for commercial and non-personal purposes (as determined by UOB in its sole discretion);
 - (xiii) any payment made under the following Merchant Category Codes
 - (xiv) (**“MCC”**) or any payment made to a business with the same nature of business as those stated in this MCC exclusion list:

MCC	Description
4119	Ambulance Services
4814	Telecommunication Services
4816	Computer Network/Information Services
4821	Telegraph Services
4829	Wire Transfer Money Orders, Money Transfer
4899	Cable, Satellite, and Other Pay Television and Radio, Services
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
4829	Wire Transfer/Remittance
5199	Nondurable Goods
5960	Direct Marketing - Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
5965	Direct marketing –Combination Catalog and Retail Merchants
5993	Cigar Stores and Stands
6011	Member Financial Institution–Automated Cash Disbursements
6012	Member Financial Institution - Merchandise And Services
6050	Quasi Cash - Financial Institutions, Merchandise And Services
6051	Quasi Cash - Merchant (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities - Brokers And Dealers



6300	Insurance Sales/Underwrite
6381	Insurance Premiums
6513	Real Estate Agents & Managers - Rentals
6529	Quasi Cash - Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash - Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash - Remote Money Transfers
6535	Value Purchase–Member Financial Institution
6536	MoneySend Intracountry
6537	MoneySend Intercountry
6538	MoneySend Funding
6539	Funding Transaction
6540	Stored Value Card Purchase/Load
6611	Overpayments
6760	Savings Bonds
7280	Hospital Patient–Personal Funds Withdrawal
7349	Clean/Maint/Janitorial Serv Aka Property Management
7511	Quasi Cash - Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7800	Government-Owned Lotteries (US Region only)
7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
7802	Government-Licensed Horse/Dog Racing (US Region only)
7995	Gambling - Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wagers At Race Tracks
8062	Hospitals
8398	Organizations, Charitable And Social Service
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organisations, Political
8661	Organizations, Religious
8999	Professional Services (Not Elsewhere Classified)
9211	Court Costs Including Alimony And Child Support
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payment
9399	Government Services - Not Elsewhere Classified
9402	Postal Services - Government Only
9405	Intra-Government Purchases - Government Only

(xv) any transactions made with the following transaction descriptions:



AMAZE*	PAYPAL* PLUS500
AMAZE* TRANSIT*	PAYPAL *PLUS500.COM
AXS*	PAYPAL * BIZCONSULTA
AXS PAYMENT*	PAYPAL * OANDAASIAPA
AXSPAYMENT*	PAYPAL * CAPITALROYA
AXS-PAYMENT*	PLUS500
CARDUP*	PLUS500UK LIMITED
CITYINDEX*	RAZERPAY*
CITY INDEX SINGAPORE	OANDA ASIA PAC
EZLINK*	RWS-LEVY*
EZ-LINK*	SAXO CAP MKTS PTE LTD
EZ LINK*	SHOPEEPAY
EZLINKS*	SINGPOST-SAM*
FLASHPAY*	SINGTEL-SINGAPORE*
FLASHPAY ATU*	SMOOVE PAY*
FLASHPAYATU*	SKR*PLUS500CY LTD
GRAB PAY*	SKR*SKRILL.COM
GRABPAY*	TRANSIT*
IPAYMY*	TRANSIT LINK*
MB* MONEYBOOKERS.COM	TRANSITLINK*
NETSFLASHPAY*	YOUTRIP.COM*
NETS VCASHCARD*	WWW.IGMARKETS.COM.SG
NORWDS*	WWW.MYEZLINK.COM.SG
OANDAASIAPA	WWW.PLUS500.CO.UK

- c. **“Local Card Transactions”** refers to transactions for the purchase of goods and/or services which are successfully charged to your UOB Card and posted on UOB’s systems, and which are effected in Singapore dollars and/or at merchants with a payment gateway in Singapore. For the avoidance of doubt, online transactions effected in Singapore dollars or in foreign currencies at merchants with payment gateways in Singapore will also be treated as Local Card Transactions.
- d. **“Foreign Currency Card Transactions”** refers to transactions for the purchase of goods and/or services which are processed outside Singapore and successfully charged to your UOB Card and posted on UOB’s system, in a foreign currency. For the avoidance of doubt, transactions for the purchase of goods and/or services which are processed outside Singapore but which are charged or effected in Singapore dollars at the time of the transaction will be treated as a Local Card Transaction.
- 1.7. UOB reserves the right to amend the list of Eligible Transactions and the list of Excluded Transactions in its sole discretion and without any prior notice or giving any reasons.
- 1.8. All Foreign Currency Card Transactions effected in foreign currencies will be converted into Singapore dollars based on UOB’s prevailing exchange rate and the Singapore dollar amount posted on UOB’s system will be used for the purposes of computing the Minimum Spend requirement for the Spend & Collect Campaign and for the purposes of computing the lucky draw chances for the Lucky Draw.



- 1.9. A merchant's registered MCC may not always correspond with its nature of business. The MCCs are assigned by the merchant's acquiring bank. UOB does not determine the merchants' MCC. UOB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
- 1.10. The spend requirements in the Campaign will be determined by the transaction date of the Eligible Transaction(s) charged to your UOB Card(s), provided that such transaction(s) have been posted on UOB's system within the Campaign Period. For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and UOB shall not be responsible for any failure or delay in the submission and/or posting of transaction by any merchant, that may affect your eligibility for the Campaign.
- 1.11. Transactions successfully charged by a supplementary holder of a UOB Card during the Campaign Period will be aggregated for the principal holder of the UOB Card during the Campaign Period.
- 1.12. If any Eligible Transaction amount is cancelled or reversed during or after the relevant Campaign Period such that the total amount of Eligible Transactions charged during your applicable Campaign Period falls short of the relevant minimum spend required under these Terms, you will not be considered to have met the requisite minimum spend in the Campaign. Any Gift or Prize (as hereinafter defined) awarded to you in such instance will be charged at its retail price to your UOB Card account or shall be forfeited, at UOB's sole discretion and you shall not be entitled any compensation or payment whatsoever.

2. Spend & Collect Campaign

- 2.1 To participate in this Spend & Collect Campaign, you must satisfy all of the following requirements:
 - a. you must satisfy the conditions in Clauses 1.3 and 1.5 above;
 - b. you must successfully charge a total minimum spend on Eligible Transactions during any of the following periods set out in the table below corresponding to the Spend & Collect Campaign Periods (the "**Minimum Spend**"):

Campaign Periods	Spend & Collect Qualifying Periods	Min. spend	UOB Exclusive Plushie, Suggested Retail Price of S\$60 ("Gift")
1	18 Nov 2024 – 27 Nov 2024	S\$2,000	Sailor Donald
2	28 Nov 2024 – 07 Dec 2024	S\$2,000	Sailor Daisy
3	08 Dec 2024 – 17 Dec 2024	S\$2,000	Sailor Pluto
4	18 Dec 2024 – 27 Dec 2024	S\$2,000	Sailor Goofy
5	28 Dec 2024 – 06 Jan 2025	S\$2,000	Sailor Chip
6	07 Jan 2025 – 16 Jan 2025	S\$2,000	Sailor Dale
7	17 Jan 2025 – 26 Jan 2025	S\$2,000	Captain Minnie
8	27 Jan 2025 – 05 Feb 2025	S\$2,000	Captain Mickey

For the avoidance of doubt, (1) transactions made prior to the one-time Registration will not qualify for Minimum Spend; and (2) your spend on Eligible Transactions will automatically reset at the start of each Campaign Period. Only spend on Eligible Transactions within a Campaign Period will be considered as Minimum Spend for the said Campaign Period.

For illustration purposes only, if the date of your Registration is 9 December 2024, then your spend period shall commence on 9 December 2024 and end on 17 December 2024 (both dates inclusive) for Campaign Period 3. Any spend prior to 9 December 2024 will not qualify for Eligible Transactions and Minimum Spend for any Campaign Period.



2.2 There are 1,000 Gifts available for each Campaign Period. If you are among the first 1,000 participants who have satisfied all the conditions in Clause 2.1 above and in this Clause 2.2, you shall be eligible to receive a Gift applicable for that Campaign Period. The eligibility of the participants for the Spend & Collect Campaign shall be determined in accordance with the following illustration:

Scenario 1 (If 1,000 participants met the Min. Spend of S\$2,000 over multiple days of a Campaign Period)	Scenario 2 (If 1,000 participants met the Min. Spend of S\$2,000 on Day 1 of a Campaign Period)
<p><i>Illustrative Example</i></p> <p>Day 1 of Campaign Period 500 participants met the Min. spend of S\$2,000 on Eligible Transactions</p> <ul style="list-style-type: none"> ○ All 500 participants for Day 1 will be eligible for the Gift. <p>Day 2 of Campaign Period Another 300 participants met the Min. Spend of S\$2,000 on Eligible Transactions</p> <ul style="list-style-type: none"> ○ All 300 participants for Day 2 will be eligible for the Gift. ○ Total 800 participants eligible for the Gift. <p>Day 3 of Campaign Period Another 350 participants met the Min. Spend of S\$2,000 on Eligible Transactions</p> <ul style="list-style-type: none"> ○ Only top 200 highest spenders from this pool of 350 participants on Day 3, will be eligible for the Gift ○ Total 1,000 participants eligible for the Gift 	<p><i>Illustrative Example</i></p> <p>Day 1 of Campaign Period 2000 participants met the Min. spend of S\$2,000 on Eligible Transactions</p> <ul style="list-style-type: none"> ○ Only top 1,000 highest spenders from this pool of 2,000 participants on Day 1, will be eligible for the Gift ○ Total 1,000 participants eligible for the Gift

2.3 If you are eligible to receive the Gift for the Campaign Period, you will be notified by UOB through your contact details in UOB's records according to the schedule set out in table below (or such other date as the Bank may determine at its sole discretion) (the "**Redemption Notice**"). The Redemption Notice will set out details on the redemption of your Gift:

Campaign Periods	Spend & Collect Qualifying Periods	Redemption Notice
1 - 4	18 Nov 2024 – 27 Dec 2024	From 21 April 2025
5 - 8	28 Dec 2024 – 5 Feb 2025	From 4 June 2025

- 2.4 You are eligible to receive the Gift once in each Campaign Period, regardless of the number of your UOB Cards.
- 2.5 Gift are awarded on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.6 The Gift is strictly not transferable, 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 Gift is allowed.
- 2.7 UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Gift with any other gift of equal or similar value selected by UOB without liability to any person.



- 2.8 UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in these Terms and the Redemption Notice are not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.
- 2.9 The Gift must be redeemed during the redemption period specified in the Redemption Notice and in accordance with the instructions and terms specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever. For the avoidance of doubt, any Gift that is not redeemed by the close of the redemption period shall be forfeited.
- 2.10 For the avoidance of doubt, the account(s) of your UOB credit/debit card(s) must be in good standing at all times as determine by the Bank in its absolute discretion. In the event that such account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Gift, the Gift shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

3. Lucky Draw

- 3.1. You will be awarded chance(s) to participate in the Lucky Draw if you have satisfied the condition in Clause 1.4 and 1.5 above and are a:
 - a. UOB Cardmember; or
 - b. UOB Deposits Customer; or
 - c. UOB TMRW App user.

UOB Cardmember

To qualify as a UOB Cardmember, you must have satisfied Clause 1.4(i) above and charge a minimum of S\$50 on Eligible Transaction after successful Registration during the Campaign Period.

UOB Deposits Customer

To qualify as a UOB Deposit Customer, you must have satisfied Clause 1.4(ii) above and satisfied the following:

- a. your 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. you must be a Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve customer who has maintained your Account(s) with one of the aforementioned segments throughout the Campaign Period and until Draw Date; and
- c. have deposited a minimum of S\$500 in New Funds across all your Accounts during the Campaign Period at the following permitted channels after successful Registration:
 - (i) "FAST" from any financial institution in Singapore that offers "FAST" services;
 - (ii) UOB Cash Deposit Machine;
 - (iii) UOB Quick Cheque Deposit Boxes;
 - (iv) over-the-counter at any one of the branches of UOB; and/or
 - (v) any other channels permitted by UOB.

"New Funds" means fresh funds brought into UOB and which (i) are not transferred from any existing UOB current or savings account; and (ii) are not withdrawn from any existing UOB current or savings account during the Campaign Period and re-deposited into the Accounts. New Funds is defined as the increment in Monthly Average Balance across all your Accounts in each calendar month (i.e. November 2024, December 2024, January 2025, and February 2025) as compared to the Monthly Average Balance across all your Accounts in the preceding calendar month. For the avoidance of doubt, if the increment in Monthly





Average Balance is less than S\$500 in any calendar month, you will not earn any chances as a UOB Deposits Customer for that calendar month.

“**Monthly Average Balance (MAB)**” is the summation of each day-end balance in the Account for each month divided by the number of calendar days for that month. The Bank’s determination on the monthly average balance shall be final and conclusive. For clarity, the MAB for any newly opened Account in the month preceding the Account approval shall be deemed to be zero.

For foreign currency Accounts, the Monthly Average Balance in each calendar month will be converted to SGD equivalent using UOB’s published exchange rate indicated on your month-end deposits statement for the purposes to determine the New Funds.

For the avoidance of doubt, New Funds deposited into Child Development Account (CDA) and the designated Child Savings Account (CSA) will also be eligible for this Lucky Draw. The chances earned in these Accounts will be allocated to the non-minor trustee or the joint accountholder.

UOB TMRW App User

In order to qualify as a “**UOB TMRW App user**”, you must make at least any one of the following transactions successfully via UOB TMRW App after successful Registration during the Campaign Period:

- a) Scan to Pay on:
 - (i) NETS QR or PayNow transfer (to a UEN, **excluding** all payments made to Singapore Pools (Private) Limited), performed by scanning the QR Code using the Scan to pay function via UOB TMRW App; and/or
 - (ii) Supported overseas platforms including but not limited to PromptPay, DuitNow and QRIS; and/or
 - (iii) Successfully claiming a Lucky Draw chance coupon available via Rewards+ on UOB TMRW App. A minimum of 1,000 Lucky Draw chance coupons will be issued every week (“**Release Week**”) on a Wednesday, throughout the day and available on a first-come-first-served basis. Every UOB TMRW App user is only limited to grab one (1) Lucky Draw chance coupon in every Release Week during the Campaign Period.

3.2. If you satisfy the conditions In Clauses 1.4, 1.5 and 3.1 above for the Lucky Draw, you will be awarded chance(s) to participate in the Lucky Draw based on the table below during the Campaign Period:

Chances awarded	
UOB Cardmember	Every S\$50 spend (per Eligible Transaction) = 1 x chance
UOB Deposits Customer	Every S\$500 New Funds = 1 x chance
UOB TMRW App User	Every S\$50 spend on Scan to Pay (per eligible transaction) = 1 x chance Every Lucky Draw chance coupon claimed through UOB TMRW App during Release Week = 1 x chance



Illustration A

You are an existing Cardmember. You charge to your UOB Card a spend of S\$100 of Eligible Transaction in a single transaction and charge to your UOB Card another spend of S\$150 of Eligible Transaction for a separate transaction. The total number of chances that will be awarded to you is five (5) chances.

Illustration B

You are an existing Cardmember and a UOB TMRW App user. You charge to your UOB Card a spend of S\$150 of Eligible Transaction in a single transaction and make a S\$200 eligible Scan to Pay transaction in a single transaction. You will be awarded three (3) chances for UOB Card spend and four (4) chances for Scan to Pay. The total number of chances that will be awarded to you is seven (7) chances.

Illustration C

You are an existing Cardmember and a UOB Deposits customer. You charge to your UOB Card a spend of S\$150 of Eligible Transaction in a single transaction and deposited S\$1,500 New Funds during the Campaign period. You will be awarded three (3) chances for UOB Card spend and three (3) chances for your New Funds deposited. The total number of chances that will be awarded to you is six (6) chances.

Illustration D

You are an existing Cardmember and a UOB TMRW App user. You charge to your UOB Card a spend of S\$150 of Eligible Transaction in a single transaction and make a S\$200 Scan to Pay in a single transaction and successfully grabbed a total of two (2) Lucky Draw chance coupons. You will be awarded three (3) chances for UOB Card spend, four (4) chances for Scan to Pay and two (2) chances for the Lucky Draw chance coupons. The total number of chances that will be awarded to you is nine (9) chances.

Lucky Draw Chances and Prize

3.3 The chances awarded set out in Clause 3.2 above will be accumulated throughout the Campaign Period starting from the first successful Registration date. There is no cap on the total number of chances that you may earn for any category.

3.13 There shall only be fifteen (15) winners ("**Winner**") for this Lucky Draw. Each winner shall only be entitled to win one (1) [**4D3N Deluxe Oceanview Stateroom with Verandah for 2 guests (estimate value at US\$2,123) on Disney Adventure's inaugural sailing**] ("**Prize**"). The specifications of the Prize are fixed and any change or update of the Prize is not permitted. Prizes are provided solely by Magical Cruise Company, Limited (dba Disney Cruise Line), under such as determined in the Disney Cruise Line Prize Description.

3.14 The Prize excludes the prevailing goods and services tax ("GST") applicable on the retail cost of the Prize. Any room type upgrades, additional guests, onboard expenses, shore excursions and any other add-on options. The Winner shall be solely responsible to pay for such add on options.

3.15 The Prize is subject to such terms and conditions as may be imposed by Disney Cruise Line and as stated in the Disney Cruise Line Prize Description.

The Draw

4.1 Draw date will be on 14 April 2025 ("**Draw Date**").

4.2 Unless the Bank notifies otherwise, the draw will be conducted using a computerized system at 10 AM (local time) on the Draw Date, at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as the Bank may determine at its own discretion). The draws will be witnessed by an external public accountant appointed by the bank at its sole discretion.



- 4.3 The partially masked name and identification number of the Winners will be announced on the Bank's website within 7 calendar days from the Draw Date.
- 4.4 The Winners will be contacted by registered post/email ("**Notification Letter**") on the redemption of the Prize within 7 calendar days from the Draw Date at his or her mailing address/email address in the Bank's records. The Notification Letter will set out the collection details of the Prize. It is the responsibility of all participants of the Lucky Draw to provide the Bank with their updated mailing addresses/email addresses.
- 4.5 The Prize will only be transferred to the name of the Winner as confirmed by the Bank. The Bank and the merchant are both not obliged to transfer the Prize in the name of any other person. The Prize is strictly non-transferable and non-assignable. The Prize is also not exchangeable for cash, credit or kind, in full or in part, and is not replaced if lost, damaged or stolen. No reservation, refund or exchange of the Prize is allowed.
- 4.6 The Bank may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 4.7 The Winner 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 Winner shall cooperate with and participate in such publicity activities organized by the Bank in conjunction with the Lucky Draw without any compensation whatsoever and in such manner as the Bank may deem fit. The failure by the Winner to comply with this Clause shall result in his or her disqualification as a winner to receive the Prize.

The Winner has to redeem the Prize within the stipulated period stated in the Notification Letter (the "**Redemption Period**"). If the Prize remains unclaimed after the stipulated redemption period stated in the Notification Letter, the Prize shall be forfeited.

- 4.8 The Winner's eligibility to participate in the Lucky Draw is subject to verification and in the event that he or she is determined by the Bank to be ineligible to participate in the Lucky Draw, the Bank shall have the right to disqualify that Winner without notice. The Winner who has been awarded the Prize shall not be entitled to any compensation, benefits or substitution in any form whatsoever in lieu of the Prize and/or should the Prize be forfeited or reclaimed.
- 4.9 The Bank shall have the right to draw reserve winners to replace any Winner drawn who is subsequently disqualified, or unable to collect the Prize during Redemption Period, or, otherwise forfeited the Prize.
- 4.10 For the avoidance of doubt, the account(s) of your UOB credit/debit card(s) and your savings/current account(s) must be in good standing at all times as determined by the Bank in its absolute discretion. In the event that such account(s) 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.

5. General

- 5.1. The following persons shall not be eligible to participate in the Campaign:
 - 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 lack mental capacity 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

- d. anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

5.2. In addition to the persons listed under Clause 5.1 above, the following persons shall not be eligible to participate in the Lucky Draw:

- a. employees/staff of UOB or any of UOB's subsidiaries directly involved in organizing, promoting and/or conducting the Lucky Draw; and
- b. auditors, advertising agency, promotion agencies and/or other persons directly involved in organizing, promoting and/or conducting the Lucky Draw.

For the avoidance of doubt, the persons listed under this Clause 5.2 may still participate in the Spend & Collect Campaign.

5.3. The Bank 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 the Prize or participation in the Campaign. Without limiting the foregoing, the Bank 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 the Bank's online banking services or mobile banking services or third party applications, howsoever caused.

5.4. The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Campaign, including but not limited to the determination of whether you qualify for the Campaign, the number of lucky draw chances to be awarded to you and the selection of the Winner. The Bank's decisions shall be final, conclusive and binding and no payment or compensation will be given. The Bank 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 Campaign. This includes queries pertaining to Minimum Spend where the Bank is unable to advise if you met the Minimum Spend as verification of data will only be done after the end of the Campaign Period.

5.5. If the Bank determines that you are ineligible to participate in the Campaign or to receive the Gift or the Prize under the Campaign, the Bank may in its sole discretion forfeit the Gift or the Prize, reclaim the Gift or the Prize or charge to and debit an amount equal to the value of the Gift or the Prize from any of your accounts with the Bank without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse the Bank, you shall immediately reimburse the Bank for the value of the Gift or the Prize through such means as the Bank may determine in its sole discretion.

5.6. The Bank shall not be responsible for any failure or delay in transmission of sales transactions by Visa, MasterCard, American Express, Union Pay, Japan Credit Bureau, merchant establishments, postal or telecommunication authorities or any other third party in which may result in the cardmember failing to be entitled to the Gift or the Prize under the Campaign.

5.7. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by the Bank for the Campaign and the Bank shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. 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 Campaign.

5.8. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement, Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with the Campaign (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 Campaign, the Terms shall prevail to the extent that such discrepancy relates to the Campaign.

- 5.9. The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign and/or the Gift and/or the Prize offered which are published in any mass media, marketing or advertising materials.
- 5.10. To the fullest extent permitted by law, the Bank expressly excludes and disclaims any representations, warranties or endorsements express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials in respect of the Campaign and the Gift and the Prize under the Campaign including but not limited to any warranty of quality, merchantability or fitness of the Gift and the Prize.
- 5.11. The Bank may, at any time and at its discretion terminate the Campaign and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 5.12. Except for the UOB Magical Quest Lucky Draw 2024 or unless otherwise stated, the Campaign is not valid with other offers, privileges or campaigns.
- 5.13. By participating in the Campaign and in addition to any other consent you have already provided to the Bank and any right of the Bank under applicable laws, you consent to the Bank and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of the Campaign and to contact you, including by voice call or text message.
- 5.14. The Gifts and Prizes are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gifts and Prizes. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and Prizes and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts and Prizes. Any dispute regarding the Gifts and Prizes is to be resolved directly with the merchant and/or supplier of the Gifts and Prizes. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gifts and Prizes. For the purposes of this clause, "Gifts" and "Prizes" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gifts and Prizes.
- 5.15. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 5.16. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have irrevocably 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\$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.

