TERMS AND CONDITIONS UOB Branch Activation Campaign 2024 - Magical Quest (2 December 2024 - 11 January 2025)

1. Campaign

- 1.1 This **UOB BRANCH ACTIVATION CAMPAIGN 2024 Magical Quest** ("**Campaign**") is valid from 2 December 2024 to 11 January 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 The Campaign consists of the following components:
 - a. Magical Quest Lucky Draw ("Lucky Draw"); and
 - b. Magical Gachapon ("Gachapon").
- 1.3 The Campaign will be held in the 7 Magical Quest Branches ("Participating Branches"), which include:

Branches	Address	Operating Hours
UOB Main Branch	No. 80 Raffles Pl, #1 UOB Plaza,	Monday – Friday
	Singapore 048624	9.30am - 4.30pm
		Saturday
		9.30am-12.30pm
UOB PLQ Branch	10 Paya Lebar Rd, #02-10/11/12, Quarter 409057	
UOB Lot One Branch	21 Choa Chu Kang Ave 4, #03-02B,	Monday – Friday
	Lot 1 Shoppers Mall, Singapore	11am - 6pm
	689812	
UOB Shaw Centre	No. 1 Scotts Rd, #03-04 Shaw	Saturday
Branch (from 10	Centre, Singapore 228208	11am - 4.30pm
December 2024)		
UOB Orchard Branch	68 Orchard Rd, #03-42/43/44/45,	
	Plaza 238839	
UOB Northpoint	930 Yishun Ave 2, #01-37 / 38 / 39,	Monday – Friday
Branch	Singapore 769098	11.00am - 6.00pm
		Saturday
		11.00am - 4.30pm
UOB Novena Square	238A Thomson Rd, #01-38,	Monday – Saturday
Branch	Singapore 307685	9.30am - 4.30pm

2. Magical Quest Lucky Draw

- 2.1 The Lucky Draw is open to all UOB customers that have fulfilled the following requirements:
 - a) Step 1: Walk into any of the Participating Branches during branch operating hours; and
 - b) <u>Step 2</u>: Grab a dedicated coupon for the Participating Branch from UOB TMRW App ("Magical Quest Coupon") AND request for the PIN code from the in-branch representative to successfully redeem the Magical Quest Coupon. The in-branch representative would provide you with a stamp card containing a serial number to register for the Magical Quest Lucky Draw ("Stamp Card") after you have presented evidence of the successful redemption of your Magical Quest Coupon.; and
 - c) <u>Step 3</u>: Fill up an <u>online form</u> with your full name, phone number, email, last 4 characters of your NRIC and your Stamp Card serial number ("Online Registration").
- 2.2 Any incomplete or inaccurate Online Registration will not be considered and consequently be disqualified.
- 2.3 Each individual customer is only able to grab and redeem one (1) Magical Quest Coupon per Participating Branch.
- 2.4 Magical Quest Coupons are available in limited quantities and will be grabbed on a first come first serve basis. Strictly no extension after expiry.
- 2.5 Each individual customer is only able to redeem one (1) Stamp Card per redeemed Magical Quest Coupon.
- 2.6 Each individual customer, identified by their unique last 4 characters of NRIC, is only entitled to one (1) chance for this Lucky Draw. This is regardless of the number of Stamp Cards or Magical Quest Coupons obtained across various Participating Branches.
- 2.7 There shall only be three (3) winners (each a "Winner") for this Lucky Draw. A 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.
- 2.8 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.
- 2.9 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.

2.10 Customers are able to participate and win prizes in both the UOB Year End Campaign 2024 and this Magical Quest Lucky Draw.

Illustration A (Magical Quest Coupon)

Log into your UOB TMRW App and grab a dedicated Magical Quest Coupon for the Participating Branch that you wish to visit. Subsequently, you may visit your desired Participating Branch and request an in-branch representative for a PIN code to successfully redeem the Magical Quest Coupon on the UOB TMRW App. After successfully redeeming the Magical Quest Coupon, show it to the in-branch representative to obtain a Stamp Card containing a serial number to register for this Lucky Draw. Complete the Online Registration using your unique Stamp Card serial number. You will be awarded a maximum of one (1) chance to take part in this Lucky Draw. You may also concurrently participate in the Lucky Draw under the UOB Year End Campaign 2024.

2.12 The Draw:

- (i) Draw date will be on 10 February 2025 ("Draw Date").
- (ii) Unless the Bank notifies otherwise, the draw will be conducted using a computerized system at 10 AM (local time) on the Draw Date, at 80 Raffles Place #13 UOB Plaza 1, Singapore 048624 (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.
- (iii) 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.
- (iv) The Winners will be contacted by registered post or email ("Notification Letter") on the redemption of the Prize within 7 calendar days from the Draw Date at his or her mailing address or 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 and email addresses.
- (v) The Prize will only be awarded 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.
- (vi) 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.

- (vii) 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.
- (viii) 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. 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 by forfeited or reclaimed.
- (ix) 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.
- (x) 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 UOB 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 any Prize, the Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

3. Magical Gachapon

- 3.1 The Magical Gachapon is open to all UOB customers that have fulfilled the following requirements:
 - a) <u>Step 1:</u> Walk into any of the Participating Branches during branch operating hours;
 - b) <u>Step 2</u>: Grab a dedicated coupon for the Participating Branch from UOB TMRW App ("Magical Quest Coupon") AND request for the PIN code from the in-branch representative to successfully redeem the Magical Quest Coupon. The in-branch representative would provide you with a stamp card ("Stamp Card") after you have presented evidence of the successful redemption of your Magical Quest Coupon.; and
 - c) <u>Step 3:</u> Upon obtaining the Stamp Card, proceed to a stamping station within the Participating Branch to get a completed medallion specific to the Participating Branch through multi-layer stamping; and

- d) <u>Step 4:</u> Present the Stamp Card with the completed medallion to an in-branch representative, who will endorse the Stamp Card and provide one (1) token to play the Gachapon for sure-win gifts.
- 3.2 The sure-win gifts in the Gachapon (each, a "**Gift**") will include an assortment of the following:
 - a) Disney Cruise Line Cabin Luggage
 - b) Disney Cruise Line Duffel Bag
 - c) Disney Cruise Line Travel Organiser
 - d) Disney Cruise Line Puffy Sling Bag
 - e) Disney Cruise Line themed Gift Wrappers
 - f) Disney Cruise Line themed Stickers
 - g) Disney Cruise Line themed Calendars
- 3.3 Each individual customer is only able to grab and redeem one (1) Magical Quest Coupon per Participating Branch.
- 3.4 Magical Quest Coupons are available in limited quantities and will be grabbed on a first come first serve basis. Strictly no extension after expiry.
- 3.5 Each individual customer is only able to redeem one (1) Stamp Card per redeemed Magical Quest Coupon.
- 3.6 Each individual customer is only able to redeem one (1) token for the Gachapon per Stamp Card.

Illustration A (Magical Quest Coupon)

Log into your UOB TMRW App and grab a dedicated Magical Quest Coupon for the Participating Branch that you wish to visit. Subsequently, you may visit your desired Participating Branch and request an in-branch representative for a PIN code to successfully redeem the Magical Quest Coupon on the UOB TMRW App. After successfully redeeming the Magical Quest Coupon, show it to the in-branch representative to obtain a Stamp Card. Proceed to the in-branch stamping station to collect a branch specific medallion by multi-layer stamping. Present the completed Stamp Card with the medallion to an in-branch representative who will endorse it. You will be awarded one (1) token to play the Gachapon for sure-win gifts.

4. General

4.1 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 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
- d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 4.2 In addition to the persons listed under Clause 4.1 above, the following persons shall not be eligible to participate in the Magical Quest Lucky Draw:
 - a) employees/staff of UOB or any of UOB's subsidiaries directly involved in organizing, promoting and/or conducting the Campaign; and
 - b) employees/staff of any auditors, advertising agency, campaign agencies and/or other persons directly involved in organizing, promoting and/or conducting the Campaign.

For avoidance of doubt, the persons listed in this Clause 4.2 may still participate in the Magical Gachapon.

- 4.3 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 Prize or the Gifts 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.
- 4.4 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 Campaign 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.
- 4.5 If the Bank determines that you are ineligible to participate in the Campaign or to receive the Prize or the Gifts under the Campaign, the Bank may in its sole discretion forfeit the Prize or the Gifts, reclaim the Prize or the Gifts or charge to and debit an amount equal to the

value of the Prize or the Gifts 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 Prize or the Gifts through such means as the Bank may determine in its sole discretion.

- 4.6 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.
- 4.7 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, campaign, 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.
- 4.8 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 Prize and/or the Gifts offered which are published in any mass media, marketing or advertising materials.
- 4.9 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 Prize and the Gifts under the Campaign including but not limited to any warranty of quality, merchantability or fitness of the Prize and the Gifts.
- 4.10 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.
- 4.11 Unless otherwise stated under these Terms, the Campaign are not valid with other offers, privileges or campaigns.
- 4.12 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.
- 4.13 The Prizes and Gifts are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Prizes and Gifts. Accordingly, UOB makes no warranty or

representation as to the quality, value, merchantability or fitness for purpose of the Prizes and Gifts and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prizes and Gifts. Any dispute regarding the Prizes is to be resolved directly with the merchant and/or supplier of the Prizes and Gifts. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prizes and Gifts. For the purposes of this clause, "Prizes" and "Gifts" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prizes and Gifts.

- 4.14 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.
- 4.15 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.