



UOB CDA Sign Up Promotion (1 August 2024 to 30 Sep 2024) 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 UOB Child Development Account (CDA) which is valid, subsisting and in good standing at all times as determined by the Bank at its discretion.
- 1.2 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.3 **“Incremental Fresh Funds”** refers to (i) funds in the form of non-UOB cheques; (ii) other funds that are not transferred from any existing UOB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.

For the avoidance of doubt, payouts which are credited by the Government into the Account shall not be considered as Incremental Fresh Funds.
- 1.4 **“Promotion”** means this UOB CDA Sign Up Promotion (1 August 2024 to 30 Sep 2024).
- 1.5 **“Promotion Period”** means the period from 1 August 2024 to 30 September 2024, both dates inclusive.
- 1.6 **“CDA Trustee”** refers to the appointed Trustee of the Account. This Promotion is only open to CDA Trustee who are from the Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve segment and have maintained their relationship with one of the aforementioned segments throughout the Promotion Period.
- 1.7 **“Terms and Conditions”** means the terms and conditions of this Promotion.



2 Promotion

- 2.1 By participating in this Promotion, you are deemed to have accepted the Terms and Conditions.
- 2.2 To participate in this Promotion, you must successfully apply and open an Account during the Promotion Period.
- 2.3 For the avoidance of doubt, if you already have a Child Development Account with other banks, you are still eligible for this Promotion if you successfully open an Account with UOB during the Promotion Period (i.e. "Change of CDA Managing Agent Bank").
- 2.4 For the avoidance of doubt, you will **not** be eligible to participate in this Promotion if you fall in the following categories:
- a) Customers who opened an Account through changing of CDA Trustees
 - b) Customers who closed their existing Account (which was opened prior to the Promotion Period) and re-opened a new Account if the Accounts were for the same beneficiary
- 2.5 The first 120 CDA Trustees in August 2024 and September 2024 respectively who fulfilled Clauses 2.2 to 2.4 above will be eligible to receive a New Moon Welcome Gift Set (worth S\$39.90) ("**Gift A**").
- 2.6 All CDA Trustees who fulfilled Clauses 2.2 to 2.4 above and deposited at least S\$10,000 in Incremental Fresh Funds into the Account in the account opening month and maintain the Incremental Fresh Funds till the end of the holding period specified in the table below will be eligible to receive a one-time S\$60 cash credit ("**Gift B**").

Account opening date	End of Holding Period	Gift B Crediting Date
1 August to 31 August 2024	16 December 2024	31 January 2025
1 September to 30 September 2024	16 January 2025	28 February 2025

- 2.7 Each Account is only eligible to receive 1 Gift A and 1 Gift B under this Promotion.
- 2.8 Accounts which are suspended, terminated, cancelled or in the Bank's opinion, are deemed to be delinquent or unsatisfactorily conducted shall not be eligible to receive the Gifts. If the Account is closed before the Gifts are redeemed or credited, the Gifts shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
- 2.9 Gift A is supplied by third party merchants and UOB is not an agent of the merchants and/or suppliers of Gift A. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of Gift A and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in Gift A. Any dispute regarding Gift A is to be resolved directly with the applicable merchant and/or supplier of Gift A. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift A. For the purposes of this clause, "Gift A" includes any products and/or services provided by the third party merchant in connection with the use and/or redemption of the Gift A.



3. Gifts

- 3.1 All CDA Trustees who are eligible for Gift A stated in Clause 2.5 above will be notified by 30 November 2024 via a notification letter, SMS or email (or such other date or mode of communication as UOB may determine at its sole discretion without prior notice) (the "**Redemption Notice**") maintained in UOB's records. Gift A which is not redeemed by the last redemption date as specified in the Redemption Notice will be deemed to be forfeited.
- 3.2 All CDA Trustees who are eligible for Gift B will receive Gift B (which will be credited directly into the Account) by the crediting date stated in the table under Clause 2.6 above (or such other date as UOB may determine in its sole discretion). There will be no separate notification on the crediting of Gift B.
- 3.3 UOB may substitute any of the Gifts with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.4 If you are subsequently discovered to be ineligible to participate in the Promotion or to receive the Gifts (which eligibility shall be determined at the UOB's sole discretion), UOB reserves the right to reclaim the Gifts, or charge and debit you the full value of the Gifts.
- 3.5 Gifts are strictly not refundable, non-transferable and cannot be replaced if lost, damaged, expired or forfeited.
- 3.6 Gifts are strictly not exchangeable for cash or for any other items, whether in part or in full.
- 3.7 UOB shall have no obligation to notify and/or update any person on the availability of the Gifts. UOB will only be able to determine whether a participant is eligible to receive a Gift after the Promotion Period has ended.
- 3.8 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 you. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion. An SMS sent which is not the prescribed format, sent to an incorrect number, or sent from a non-UOB registered mobile number will not be accepted and will be void.

4. Lucky Draw

- 4.1 All customers who have successfully applied and open an Account from 1 September 2024 to 30 September 2024, and satisfy Clause 2.3 and 2.4 above, will be automatically enrolled into a lucky draw ("**Lucky Draw**") and be awarded 1 chance in the Lucky Draw.
- 4.2 A total of 10 winners (each a "**Winner**" and collectively, the "**Winners**") will be randomly selected during the Lucky Draw to win a family photoshoot with The Love Studios (worth S\$640) each ("**Prize**").
- 4.3 Each Winner shall only be entitled to win one (1) Prize under this Lucky Draw.
- 4.4 UOB may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.



- 4.5 The Lucky Draw will be conducted using an electronic system on 1 November 2024 (the “**Draw Date**”), 3PM (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 without prior notice). The draw will be witnessed by an independent external auditor or public accountant appointed by UOB at its sole discretion.
- 4.6 If you choose to withdraw from the Promotion and/or if your account is closed prior to the Lucky Draw date, you shall not be eligible to participate in the Lucky Draw.
- 4.7 If you are subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Prize (which eligibility shall be determined at the UOB’s sole discretion), UOB reserves the right to reclaim the Prize, or charge and debit you the full value of the Prize.
- 4.8 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.
- 4.9 Results of the Lucky Draw will be published on UOB’s website within seven (7) days of the Draw Date and all Winners will be deemed to have been notified upon such publication. In addition, all Winners will also be notified by 30 November 2024 via a notification letter, SMS or email (or such other date or mode of communication as UOB may determine at its sole discretion without prior notice) as per each Winner’s records with UOB (“**Prize Notification**”). Details of how to redeem/claim the Prize will be set out in the Prize Notification.
- 4.10 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 website/Facebook/social media page, newspaper and/or 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).
- 4.11 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 the UOB website/Facebook/social media page and/or such other channel as UOB may determine in its sole discretion.

5 Withdrawals / Closure of Account

- 5.1 An early account closure fee of S\$30 is payable if an Account is closed within 6 months from the opening date of the Account.

6 Withdrawals / Closure of Account

- 6.1 The following persons shall not be eligible to participate in the Promotion:
- (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; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 6.2 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.
- 6.3 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 your participation in this Promotion. 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, howsoever caused.
- 6.4 If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift or Prize, UOB may in its sole discretion forfeit the Gift/ Prize, reclaim the Gift/ Prize or charge to and debit an amount equal to the value of the Gift/ 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 the Gift/ Prize through such means as UOB may determine in its sole discretion.
- 6.5 The Terms and Conditions shall be read in conjunction with the Bank's Terms and Conditions Governing Accounts and Services and any other terms and conditions that may be relevant in connection with this Promotion (collectively, the "**Standard Terms**"). In the event of any conflict or inconsistency between the Terms and Conditions and the Standard Terms, in respect of the Promotion, 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 to the extent that such discrepancy relates to this Promotion.
- 6.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 6.7 You will need to maintain sufficient funds in your Accounts to meet your financial commitments. You will still 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 your Account.
- 6.8 The Promotion is not valid with any other offers, privileges or promotions unless otherwise stated.
- 6.9 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 personal data for the purposes of this Promotion and to contact you, including by voice call or text message.
- 6.10 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 these Terms and Conditions.



- 6.11 The Terms and Conditions 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\$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.

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