



UOB Money Lock Lucky Draw Promotion (21 October 2024 to 29 March 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 UOB Passbook Savings Account, UOB Uniplus Account, UOB Stash Account, UOB One Account and UOB Lady’s Savings Account, and any other eligible deposit accounts that may support Money Lock feature which are valid, subsisting, in good standing at all times as determined by the Bank at its absolute discretion.
- 1.2 **“Accountholder”** means (i) an individual who is an existing primary holder of an Account during the Promotion Period or (ii) an individual who successfully opens an Account as a primary holder of an Account during the Promotion Period.
- 1.3 **“Bank” or “UOB”** means United Overseas Bank Limited.
- 1.4 **“Lucky Draw Prize”** means a Yale Digital Door Lock model Yale ByYou D Pro Smart Deadbolt (retail price of S\$729), or a digital door lock with similar retail value
- 1.5 **“Promotion”** means this UOB Money Lock Lucky Draw Promotion (21 October 2024 to 29 March 2025).
- 1.6 **“Promotion Period”** means the period from 21 October 2024 to 29 March 2025, both dates inclusive.
- 1.7 **“Terms and Conditions”** means the terms and conditions of this Promotion.

2. Promotion

- 2.1 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the **“Terms and Conditions”**).

How to participate

- 2.2 This Promotion is only open to Personal Banking, Wealth Banking, Privilege Banking and Privilege Banking Reserve Accountholder(s) who maintain their Account with one of the aforementioned segments throughout the Promotion Period.
- 2.3 To participate in this Promotion, you must satisfy the following conditions within the Promotion Period:
 - (a) You must successfully setup money lock for any of your Accounts via any of the following modes:
 - a. UOB TMRW Mobile Application;
 - b. UOB Automated Teller Machine in Singapore; and/or
 - c. any other modes as may be permitted by UOB from time to time.
 - (b) You must keep your money lock active as of the Participation Qualifying Date of each Lucky Draw Round within Promotion Period as follows:

Lucky Draw Round	Participation Qualifying Date
1	31 Oct 2024
2	30 Nov 2024
3	31 Dec 2024
4	31 Jan 2025
5	28 Feb 2025
6	29 Mar 2025

- 2.4 If you have subsequently reduced the money lock amount to \$0 for all your Accounts at the point of Participation Qualifying Date, you are deemed to be ineligible and shall not be eligible to receive Lucky Draw Prize.
- 2.5 All applications are subject to approval which will be determined by UOB in its absolute discretion. UOB is neither obliged to give any reason or prior notice on such matter nor be liable to any party.

3. Lucky Draw

- 3.1 If you are eligible to participate under this Promotion, you will be automatically enrolled in our lucky draw for this Promotion (the “**Lucky Draw**”) and awarded 1 chance.
- 3.2 For the avoidance of doubt, you will only be eligible to receive a maximum of 1 Lucky Draw chance for each round.
- 3.3 A total of 2 winners (each a “**Winner**” and collectively, the “**Winners**”) will be randomly selected for each round during Promotion Period and be awarded a Lucky Draw Prize each.
- 3.4 Each Winner shall only be entitled to win one (1) Lucky Draw Prize under this Promotion.
- 3.5 UOB may substitute the Lucky Draw Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.6 If you are subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Lucky Draw Prize (which eligibility shall be determined at the UOB’s sole discretion), UOB reserves the right to reclaim the Lucky Draw Prize, or charge and debit you the full value of the Lucky Draw Prize.
- 3.7 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.
- 3.8 The Lucky Draw will be conducted using an electronic system on the over the Promotion Period (the “**Draw Date**”) (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.

Lucky Draw Round	Draw Date	Results Notification Date
1	By 31 Jan 2025	By 7 Feb 2025
2	By 31 Jan 2025	By 7 Feb 2025
3	By 31 Jan 2025	By 7 Feb 2025
4	By 30 Apr 2025	By 7 May 2025
5	By 30 Apr 2025	By 7 May 2025
6	By 30 Apr 2025	By 7 May 2025

- 3.9 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 the Results Notification Date 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.
- 3.10 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).
- 3.11 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.
- 3.12 For the avoidance of doubt, your Account must be in good standing as determined by UOB at its absolute discretion. In the event that your Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Lucky Draw Prize, the Lucky Draw Prize shall be forfeited and you shall not be entitled any compensation or payment whatsoever.

4. General

- 4.1 Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
- (i) 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;
 - (ii) 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;
 - (iii) 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;
 - (iv) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (v) 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. 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.
- 4.3 If UOB determines that you are ineligible to participate in this Promotion or to receive the Lucky Draw Prize (collectively, the “**Benefit**”) under this Promotion, UOB may in its sole discretion forfeit the Benefit, reclaim the Benefit or charge to and debit an amount equal to the value of the Benefit 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 Benefit through such means as UOB may determine in its sole discretion.
- 4.4 These 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 (“**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.
- 4.5 The Bank may, at any time and at its sole and absolute discretion, terminate the Promotion and/or vary any of the Terms and Conditions at any time without giving any reason or prior notice or assuming any liability to any person, and you shall be bound by these amendments.
- 4.6 You will need to maintain sufficient funds in your Account 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 Account.
- 4.7 The Lucky Draw Prize is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Lucky Draw Prize. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Lucky Draw Prize and assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Lucky Draw Prize. Any dispute regarding the Lucky Draw Prize is to be resolved directly with the merchant and/or supplier of the Lucky Draw Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Lucky Draw Prize. For the purposes of this clause, “Lucky Draw Prize” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Lucky Draw Prize.
- 4.8 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 Benefit or 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 or accessing any of UOB’s online banking services or mobile banking services or third party applications, howsoever caused.
- 4.9 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 decision on all matters relating to this Promotion shall be final, conclusive and binding on you and no payment or compensation will be given. UOB shall not be obliged to

give any reason or enter into any correspondence with any person on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.

- 4.10 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.11 By participating in the Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you hereby consent to the collection, use and disclosure of your information (including your personal data) by UOB, UOB's vendors, UOB's partners, suppliers, the organizers, sponsors, promoters and/or their respective contractors for all purposes in connection with the Promotion (including by contacting you via voice call or text message).
- 4.12 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.
- 4.13 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.