



Updated as of 14<sup>th</sup> June 2023

## TERMS AND CONDITIONS FOR THE 2023 GET BACK WHAT YOU PAY PROMOTION

### 1. Eligibility

- 1.1. This 2023 Get back what you Pay Promotion (the “**Draw**”) is valid from 27 April to 31 Aug 2023, both dates inclusive (the “**Qualifying Period**”).
- 1.2. By participating in this Draw, you are deemed to have agreed to be bound by these terms and conditions governing the Draw (the “**Terms**”).
- 1.3. To participate in this Draw, you must be an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account, current account or cheque account held by you as the primary accountholder or a principal holder of a personal credit card issued to you by UOB, 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).
- 1.4. You will be awarded with one (1) chance in the Draw for each of the following transactions (each a “**Qualifying Transaction**”) made during the period commencing from 27 April to 31 Aug 2023 (both dates inclusive) (the “**Qualifying Period**”):
  - (a) **\$S10 PayNow transfer** – one (1) chance will be automatically awarded for every successful PayNow transaction of min. \$10 made via UOB TMRW App during the Qualifying Period.
  - (b) **Scan to pay** – one (1) chance will be automatically awarded for every successful NETS payment or Duitnow 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) **Bill payment** – one (1) chance will be automatically awarded for every successful Bill payment transaction of any amount made via UOB TMRW App during the Qualifying Period.
- 1.5. There is no cap on the number of chances that you may earn in the Draw during the Qualifying Period.
- 1.6. The chances earned will be reset in each calendar week of this Promotion. The deadline for earning chances is 23:59 hours (Singapore time) on the last day of each week.
- 1.7. Each winner shall be entitled to maximum of one (1) Prize under this Promotion. In other words, if you are a Winner in the first Qualifying Week, you shall not be eligible to participate in the Draws for subsequent Qualifying Weeks regardless of the number of Qualifying Transactions made during the Qualifying Period.



1.8. 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 in the Draw.

**2. Draw**

2.1. Upon the awarding of a chance in the Draw to you, your name will be submitted to the Draw pool. If you do not wish to participate in the Draw, you must notify UOB of the same using the UOB Call Centre Hotline 1800 222 2121 prior to the Draw Date (as defined below).

2.2. The Draw will be conducted using a computerized system on **30 June, 31 July, 31 August and 29 September 2023** (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 without prior notice). The Draw will be witnessed by an external auditor or a public witness appointed by UOB at its sole discretion.

2.3. Unless otherwise stated by UOB, UOB will conduct a total of **nineteen (19) draws** on the 4 Draw Dates as per the below schedule, and a total of **hundred and twenty-seven (127) prizes** will be awarded for the Draw, with one (1) winner for each day of each Qualifying Week.

Weekly Qualifying Period (each a “Qualifying Period”) and Draw Dates:

- 27 April to 28 May 2023** (Draw date **30 June 2023**)
- 29 May to 2 July 2023** (Draw date **31 July 2023**)
- 3 July to 6 August 2023** (Draw date **31 August 2023**)
- 7 to 31 August 2023** (Draw date **29 September 2023**)

<b>Qualifying Period (19 weeks, each a “Qualifying Week”)</b>
27 to 30 April 2023
1 to 7 May 2023
8 to 14 May 2023
15 to 21 May 2023
22 to 28 May 2023
29 May to 4 June 2023
5 to 11 June 2023
12 to 18 June 2023
19 to 25 June 2023



26 June to 2 July 2023
3 to 9 July
10 to 16 July
17 to 23 July
24 to 30 July
31 July to 6 August
7 to 13 August
14 to 20 August
21 to 27 August
28 to 31 August

- 2.4. Each Winner shall receive a one-time cash prize equivalent to the total transaction amount of all Qualifying Transactions made by the Winner, subject to a maximum amount of **S\$500** (the “**Prize**”).
- 2.5. If you are selected as a Winner, you will be notified via SMS to your last known mobile number based on UOB’s records (the “**Prize Notification**”). The Prize Notification of winners drawn on 30 June 2023 will be sent out by **26 July 2023**, and the Prize Notification of winners drawn on 31 July 2023 will be sent out by **28 August 2023**, and the Prize Notification of winners drawn on 31 August 2023 will be sent out by **26 September 2023**, and the Prize Notification of winners drawn on 29 September 2023 will be sent out by **26 October 2023**, (or such other date(s) as may be determined by UOB).
- 2.6. The details (full name and partially masked NRIC) of the Winners will also be announced on UOB’s website at [uob.com.sg/tmrw](http://uob.com.sg/tmrw).
- 2.7. The Prize will be credited into each Winner’s UOB current/savings account by **14 July 2023** for Winners drawn on 30 Jun 2023, **15 August 2023** for Winners drawn on 31 July 2023, **15 September 2023** for Winners drawn on 31 August 2023 and **13 October 2023** for Winners drawn on 29 September 2023. Each Winner is responsible for ensuring that his/her UOB account is valid and existing, not blocked from use, in good standing and conducted in a proper and satisfactory manner (as determined by UOB its sole discretion) at the time of crediting. UOB shall not be responsible for any loss or damage suffered by any person if the Prize is not credited or available for use, or if the Winner is unable to redeem or use the said prize.
- 2.8. 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.





- 2.9. 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.

### **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. 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.
- 3.3. 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.
- 3.4. 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.





- 3.5. The Terms shall be read in conjunction with 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.
- 3.6. 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.
- 3.7. This Draw is not valid with other offers, privileges or promotions.
- 3.8. 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.
- 3.9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
- 3.10. 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.

