

TERMS AND CONDITIONS GOVERNING THE “UOB PERSONAL INTERNET BANKING & MOBILE SERVICES ‘TOSS & WIN’ PROMOTION”

1. Definitions

- 1.1. **“Cash Credit”** means a sum determined by UOB which will be deposited into your qualifying bank and/or card account.
- 1.2. **“Customer”** means a customer of UOB: -
- a. whose UOB bank and/or card account(s) is/are active, valid, subsisting, in good standing and is/are satisfactorily conducted at all times as determined by UOB in its discretion; and
 - b. who has successfully signed up for UOB Personal Internet Banking or UOB Mobile Services prior to or during the Promotional Period, and where such UOB Personal Internet Banking and UOB Mobile Services access is/are active, valid, subsisting, in good standing and is/are satisfactorily conducted at all times as determined by UOB in its discretion.
- 1.3. **“Form”** means the Form for the Promotion, which can be found on uob.com.sg/toss-win after completion of the Game.
- 1.4. **“Game”** means the “Toss & Win” game found at uob.com.sg/toss-win
- 1.5. **“UOB” or “Bank”** means United Overseas Bank Limited, and includes any successor or assign of UOB.
- 1.6. **“Prize”** means the Cash Credit.
- 1.7. **“Promotion”** refers to this UOB Personal Internet Banking & Mobile Services ‘Toss & Win’ Promotion.
- 1.8. **“Promotional Period”** means the period from 18 August 2014, 12:00 am until 31 October 2014 11:59 pm (Singapore date/time).
- 1.9. **“Qualifying Online/Mobile Transaction”** means the transactions described in clause [3] below.
- 1.10. **“Terms and Conditions”** means the terms and conditions of this Promotion, as may be amended from time to time at the Bank’s discretion.

2. Eligibility

- 2.1. To participate in this Promotion, a Customer must have successfully submitted the completed Form made available after the completion of the Game, during the Promotional Week. In the event UOB receives more than one Form from the Customer due to multiple plays, the information provided in the Form submitted in respect of the relevant Game that qualifies for the prize will prevail. Any incomplete or inaccurate Forms will not be considered and will be disqualified for the Promotion.
- 2.2. Customers may win the Prizes in each specific prize tier by obtaining the specified score in the Game and fulfilling the other conditions set out in the table below:

Prize Tiers	Score	Prizes	Other conditions to claim the Prizes
1	4 to 6	S\$10 Cash Credit	Be one of the first fifty (50) registered Customers each week to successfully perform one Qualifying Online/Mobile Transaction and subscribe to eStatement.

2	≥7	S\$20 Cash Credit	Be one of the first fifty (50) registered Customers each week to successfully perform two Qualifying Online/Mobile Transactions and subscribe to eStatement.
3 (by invitation)	≥4	S\$30 Cash Credit	(a) Successfully key in the applicable game code sent exclusively to the Customer. Usage of this game code by Customers who are not in the invitation list will be void. (b) Be one of the first one hundred (100) registered Customers each week to successfully perform one Qualifying Online/Mobile Transaction and subscribe to eStatement.
4 (by invitation)	≥4	S\$30 Cash Credit	(a) Successfully key in the applicable game code sent exclusively to the Customer. Usage of this game code by Customers who are not in the invitation list will be void. (b) Be one of the first fifty (50) registered Customers each week to successfully perform two Qualifying Mobile Transactions via UOB Mobile Banking application. (c) Qualifying Mobile Transactions available on UOB Mobile Banking application include Funds Transfer, Bill Payment or Mobile Cash only .

2.3. Each relevant “Promotional Week” in the Promotional Period is defined below:

Week	Dates
1	18 August – 24 August 2014
2	25 August – 31 August 2014
3	1 September – 7 September 2014
4	8 September – 14 September 2014
5	15 September – 21 September 2014
6	22 September – 28 September 2014
7	29 September – 5 October 2014
8	6 October – 12 October 2014
9	13 October – 19 October 2014
10	20 October – 26 October 2014
11	27 October – 31 October 2014

2.4. The Qualifying Online/Mobile Transaction(s) must have been successfully received and recorded on UOB’s systems during the Promotional Week.

2.5. To fulfill the condition to subscribe to eStatement, the Customer must already have subscribed for Current/Savings Account eStatement prior to the Promotional Period or subscribes for Current/Savings Account eStatement during the Promotional Period and the Customer must remain an eStatement subscriber up till 19 November 2014.

2.6. The following persons shall not be eligible for the Promotion:

- (i) Customers who are or become mentally unsound, facing legal incapacity or are not capable of handling their affairs, deceased, insolvent, bankrupt or have legal proceedings (or any threat) of any nature instituted against them;
 - (ii) All employees of UOB who are directly involved in organising and/or promoting this Promotion;
 - (iii) Customers whose UOB Personal Internet Banking and UOB Mobile Services are terminated on or before 31 October 2014
- 2.7. UOB reserves the right to determine at its discretion the eligibility of Customers and/or persons for this Promotion. The decisions of UOB on all such matters relating to the eligibility of any such Customers and/or persons are final, conclusive and binding, and UOB is not obliged to give any reason or prior notice.

3. Qualifying Online/Mobile Transactions

The table below sets out the qualifying online/mobile transactions (“**Qualifying Online/Mobile Transaction**”) using the Customer’s UOB Personal Internet Banking or UOB Mobile Services:

Transaction Type	Qualifying Online/Mobile Transactions
a. Bill Payment, Funds Transfer, Cashier’s Order, Demand Draft, Telegraphic Transfer	The debiting of the eligible Customer’s UOB account with a minimum transaction amount of S\$10 for either (i) Bill Payment; (ii) Funds Transfer (iii) Cashier’s Order (iv) Demand Draft; or (v) Telegraphic Transfer and such transaction must be successfully received and recorded on UOB’s systems during the relevant Promotional Week.
b. Change of Personal Particulars, Change of Address	The successful change of eligible Customer’s personal particulars and/or address. Such change must be successfully made and recorded on UOB’s system during the relevant Promotional Week.
c. eNets payment	A minimum payment amount of S\$10 made via UOB eNets that is successfully posted and recorded on the NETS’ systems and/or deducted from the UOB account during the relevant Promotional Week.
d. Mobile Cash	A minimum amount of S\$10 sent to a recipient. The transaction amount must be successfully withdrawn by your recipient or debited into your recipient’s bank account and deducted from your UOB account during the relevant Promotional Week.

4. Prizes

- 4.1. Each eligible Customer can only win a maximum of one Prize during the Promotional Period and shall not be entitled to any additional Prize notwithstanding that the eligible Customer may subsequently have obtained the necessary number of throws and met all necessary conditions to claim multiple prizes during the Promotional Period.
- 4.2. Should an eligible customer qualify for multiple prize tiers, he/she can only win one Prize from the highest available prize tier, provided that he/she has met all conditions to claim the Prize stated in clause 2.2 above.
- 4.3. Eligible Customers who are entitled to the Cash Credit will receive an SMS on or before 19 December 2014, notifying the Customer that he/she is entitled to the Cash Credit. SMS will be sent to the Eligible Customers’ mobile phone number as provided in the Form.

- 4.4. The Cash Credit will be credited into the UOB bank account used by the Eligible Customer to perform the Qualifying Online/Mobile Transaction. For the avoidance of doubt, the Cash Credit will be forfeited if the said UOB bank account is closed before the cash is credited.
- 4.5. UOB reserves the right to replace and/or substitute any of the Prize(s) with another prize at equivalent or close to the prevailing recommended value without giving prior notice or reason.
- 4.6. If UOB subsequently discovers that the Customer is not eligible to participate in the Promotion and/or to receive the Prize, UOB may at its discretion forfeit the Prize, or if already awarded, reclaim the Prize from the Customer (whether by deductions to the Customer's UOB accounts or otherwise) and/or award or dispose of the Prize(s) in such manner as UOB deems fit at its discretion.

5. General

- 5.1. By participating in the Promotion, the Customer:-
 - (i) allows UOB and its related corporations (collectively, the "Companies"), and their agents, to share the Customer's personal data amongst themselves, to collect and use the data, and to disclose the data to the Companies' authorised service providers for the following purposes:
 - (a) contacting the Customer via address, electronic transmission (e.g. email), SMS, telephone and other means of communication to inform the Customer about his/her win in the Promotion, as well as products and services marketed by the Companies ("Products and Services"); and
 - (b) conducting consumer and market research in respect of the Products and Services, which may be relevant to the Customer;
 - (ii) consents to the collection, use and disclosure of his/her name, identification/passport number and such other information and particulars, including photographs of the Customer, for result announcement, publicity or marketing purposes in connection with the Promotion and UOB Personal Internet Banking and UOB Mobile Services; and
 - (iii) agrees to co-operate with and participate in such publicity activities without any payment or compensation thereof.
- 5.2. The Customers shall, if required by UOB, participate in any advertising, promotional and publicity activities relating to or in connection with the Promotion at his/her own costs and hereby consents to UOB collecting, using and disclosing the Customer's personal information for the purposes of receiving promotional, marketing and other publicity information from UOB from time to time in connection with UOB Personal Internet Banking and UOB Mobile Services.
- 5.3. Participation in the Promotion is subject to these Terms and Conditions. UOB reserves the right at any time, at its discretion and without giving prior notice, to amend, vary, add or delete these Terms and Conditions, including but not limited to the eligibility, terms and criteria, the Prizes, the Promotional Period and Qualifying Online Transactions, without assuming any liability to any person and all participating Customers shall be bound by these amendments.
- 5.4. The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by the Bank to any person. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion and no appeal, correspondence or claims will be entertained.
- 5.5. In the event of any inconsistency or discrepancies between these Terms and Conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.

- 5.6. These Terms and Conditions are supplemental to the terms and conditions of UOB Personal Internet Banking and UOB Mobile Services and the Bank's Terms and Conditions Governing Accounts and Services (collectively, the "Standard Terms") which are available at uob.com.sg. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.
- 5.7. While all the information provided herein is believed to be reliable at the time and date of printing, the Bank makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 5.8. UOB shall not be liable if it is unable to perform its obligations under these Terms and Conditions due directly or indirectly to the failure of the merchants supplying the Prizes, service providers, SMS vendor, the telecommunication authorities or such other third party which maybe engaged for the Promotion, the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB.
- 5.9. UOB shall not be responsible or liable:-
- 5.9.1. for any late posting of the Qualifying Online Transactions or for any failure in Qualifying Online Transactions being transacted by UOB Personal Internet Banking or UOB Mobile Services or being captured in UOB's system; or
 - 5.9.2. for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which maybe engaged for the Promotion which may result in the SMS not being sent by UOB.
- 5.10. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 5.11. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all participants who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.