

TERMS AND CONDITIONS GOVERNING THE UOB TMRW PAYNOW REGISTRATION S\$10 ACTIVATION PROMOTION

1. ELIGIBILITY

- 1.1. This UOB TMRW PayNow Registration S\$10 Activation Promotion (the “**Promotion**”) is only open to you if you are an existing United Overseas Bank Limited (“**UOB**”) customer with a personal UOB savings account or current account held by you as the primary accountholder.
- 1.2. By participating in the Promotion, you are deemed to have agreed to be bound by these terms and conditions governing the Promotion (the “**Terms**”).
- 1.3. The Promotion shall be held on and will only be valid for the following (each a “**Campaign Period**” and collectively the “**Promotion Period**”):
 - (i) 10 October to 31 October 2022 (the “**October Campaign**”);
 - (ii) 1 to 30 November 2022 (the “**November Campaign**”); and
 - (iii) 1 to 31 December 2022 (the “**December Campaign**”).
- 1.4. To participate in the Promotion, an Eligible Customer must, during the relevant Campaign Period:
 - (a) successfully log in to your UOB TMRW App during the period commencing from 10 October to 31 December 2022 (the “**Qualifying Period**”), must not have PayNow registered with UOB prior to the start of the Qualifying Period, and must not have logged in to both UOB Personal Internet Banking and UOB TMRW App in the last 6 months before the start of the relevant Qualifying period i.e. from 8 Apr to 9 Oct 2022 for the Oct 2022 Qualifying Period, and from 1 May to 31 Oct 2022 for the Nov 2022 Qualifying Period and from 1 Jun to 30 Nov 2022 for the Dec 2022 Qualifying Period.
 - (b) register for PayNow and perform a PayNow transaction of minimum S\$10 on your UOB TMRW app during the Qualifying Period.
- 1.5. The first one thousand (1,000) Eligible Customers from each respective Campaign Period to successfully fulfill the conditions set out on clause 1.4 above shall each receive one (1) Cash Credit of Ten Singapore Dollars (S\$10) into their Current/Savings Account (which shall be the same Account from which the qualifying PayNow registration and PayNow transaction were made). Each Eligible Customer shall only be entitled to receive one Cash Credit, regardless of the number of PayNow transactions performed.



- 1.6. Cash Credits awarded under this Promotion will be credited, and qualifying Eligible Customers from the campaign will be notified of the same, by 31 December 2022 for the October Campaign, 31 January 2023 for the November Campaign, and 28 February 2023 for the December Campaign.
- 1.7. You are responsible for ensuring that your 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 \$10 Credit is not credited or available for use, or if you are unable to redeem or use the said credit.

2. GENERAL

- 2.1. Cash Credits will not be credited to the Eligible Customer if his/her Account is terminated on or before the date on which the Cash Credit is to be made.
- 2.2. If you satisfy all of the conditions in Clause 1.4 above and are selected as one of the winners but are found to have de-registered your UOB Personal Internet Banking and/or PayNow registration within one (1) month after the Qualifying Period, you will be disqualified and deemed ineligible from participating in the Promotion.
- 2.3. Cash Credits are neither transferrable nor exchangeable for other cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to replace the Cash Credit with another item of similar value without giving any reason or prior notice or assuming any liability to any person.
- 2.4. Notwithstanding anything to the contrary, UOB reserves the right to select a substitute Eligible Customer/Account to substitute an initial Eligible Customer/Account that is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion.
- 2.5. If any Eligible Customer/Account is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion, UOB reserves the right to, without prior notice or having to give any reason, forfeit/reclaim the Cash Credit and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Cash Credit. UOB shall also be entitled to claim from any Account a reimbursement for the value of the Cash Credit through such modes and methods as shall be determined by UOB, including, without limitation, deducting/claiming back the same from any of the Eligible Customer's accounts with UOB or otherwise.



2.6. UOB shall not be responsible or liable:-

- 2.6.1. for any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under the terms and conditions of this Promotion due directly or indirectly to the failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider or such other third party which may be engaged or whose services are relevant to this Promotion, any machine or communication or computer system, industrial dispute, war, Act of God, or anything outside the control of UOB;
 - 2.6.2. for any application, notice or communication, email which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected;
 - 2.6.3. for any breakdown or malfunction in any computer system or equipment; or
 - 2.6.4. for any costs, losses, damages, claims, expenses and/or injuries of any customer or any other person howsoever incurred or suffered.
- 2.7. UOB may, at any time and from time to time, terminate or withdraw this Promotion and/or vary, modify, add and/or delete any provisions herein, including but not limited to amending the duration of this Promotion or the eligibility criteria, without giving any reason, prior notice and/or assuming any liability to any party, and UOB shall not be liable to pay any compensation or enter into any correspondence in connection with the same and all Eligible Customers shall be bound by any such variations, modifications, additions and/or deletions.
- 2.8. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion and UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion. UOB's decisions on all matters in connection with this Promotion are at its discretion and shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person.
- 2.9. All Eligible Customers shall continue to be bound by:
- (i) UOB Debit Cardmember Agreement;
 - (ii) UOB Terms and Conditions Governing Accounts and Services;
 - (iii) KrisFlyer UOB Terms and Conditions;
 - (iv) UOB Debit Card Fees and Charges;
 - (v) NETS Terms and Conditions; and
 - (vi) Terms and Conditions governing Digital Services.

In the event of any inconsistency between these Terms and Conditions and the aforementioned terms and conditions, these Terms and Conditions shall prevail to the extent that such inconsistency pertains to this Promotion.



- 2.10. All information is correct at the time of publishing or printing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency or discrepancies between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail.
- 2.11. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- 2.12. 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 any term herein.
- 2.13. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore and the Singapore courts shall have exclusive jurisdiction over any dispute arising out of or in relation to the Promotion.

