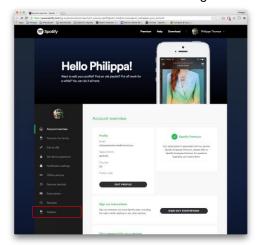


UOB One Account Spotify Promotion (1 June 2016 – 30 June 2016) Redemption of Spotify Premium Codes

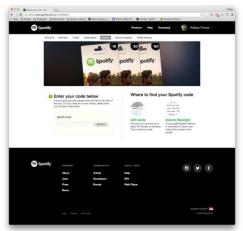
- 1. You receive your unique Spotify Premium Code via your registered mobile number.
- 2. To redeem your free one month Spotify subscription, log on to this link: https://www.spotify.com/sg-en/redeem/
- 3. Register for a free Spotify account, or log into your Spotify account.
- 4. Under your user id, select **Account** in the navigation bar.



5. Select Redeem from the left navigation bar



Input your unique Spotify Premium Code into the field for redemption.
 Upon redemption, you can enjoy a free one month Spotify Premium subscription.
 Validity of the code is till 31 December 2016.



7. Your unique Spotify Premium Code is valid for one time use, for one account only. Spotify Terms and Conditions apply.



Terms & Conditions Governing UOB One Account Online Promotion (1 June 2016 – 30 June 2016) ("Promotion")

1. Introduction

1.1 The UOB One Account Online Promotion shall commence from 1 June 2016 to 30 June 2016 (both dates inclusive) ("**Promotion Period**").

2. Promotion

- 2.1 One month free Spotify subscription will be awarded in the form of premium codes to the first 200 customers who have successfully applied and upon approval by us for the UOB One Account via the UOB Online Account Opening Form within the Promotion Period.
- 2.2 The premium codes will be sent via the registered mobile number the customer has last registered with United Overseas Bank Limited ("**UOB**") within 4 6 weeks from the end of the Promotion.

3. Participation and Personal Data

- 3.1 By participating in the Promotion, participants agree to be bound by the rules, regulations and decisions of UOB, by these terms and conditions contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Promotion.
- 3.2 By participating in the Promotion, participants are deemed to have consented to the collection, use and disclosure of his/her personal data by the UOB for contacting them regarding the foregoing, and all purposes and promotions in connection with and/or incidental to the Promotion.

4. General

- 4.1 All applicants must be at least 18 years old and are Singaporeans/ Singapore Permanent Residents.
- 4.2 Without limiting the generality of the above, the following persons shall not be eligible participants:
- 4.2.1 Directors or employees/ staff of UOB or any of UOB's subsidiaries, during the Promotion Period (as defined above);
- 4.2.2 Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity; and/or
- 4.2.3 Persons who during the Promotion Period face legal proceedings of any nature or have any legal proceedings of any nature threatened against them.
- 4.3 UOB shall not be responsible for any loss whatsoever to any person in connection with the Promotion howsoever arising.
- 4.4 UOB reserves the right at its reasonable discretion, without giving prior notice, to unilaterally terminate the Promotion, delete or add to any of these terms and conditions from time to time, and in such event, participants shall be deemed to have agreed to such unilateral termination, deletion or addition to any of these terms and conditions.



- 4.5 The decisions of UOB on all matters relating to the Promotion are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
- 4.6 In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or promotion material or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 4.7 While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 4.8 A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement.
- 4.9 These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all parties 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 \$\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to \$\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

United Overseas Bank Limited Co. Reg. No. 193500026Z

(June 2016)