

TERMS AND CONDITIONS GOVERNING THE UOB PERSONAL INTERNET BANKING & UOB MIGHTY 'BILLS BUSTER' PROMOTION ("TERMS AND CONDITIONS")

1. Definitions

- 1.1. **"Cash Credit"** means a sum determined by UOB which will be deposited into the eligible Customer's qualifying UOB Account that was used to perform the Qualifying Bill Payment Transaction.
- 1.2. **"Customer"** means a customer of UOB: -
- (a) whose UOB Account is 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 Mighty prior to or during the Promotional Period, and where such UOB Personal Internet Banking and UOB Mighty 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. **"Equipment"** means any compatible electronic, wireless, communication, transmission or telecommunications equipment, device or medium including but not limited to the internet, any computer or mobile equipment, device, terminal or system which may be required to access and use UOB Personal Internet Banking or UOB Mighty.
- 1.4. **"Form"** means the Personal Particulars Form for the Promotion, which can be found on www.uobillsbuster.com.sg after completion of the Game.
- 1.5. **"Game"** means the "Bills Buster" game found at www.uobillsbuster.com.sg
- 1.6. **"Prizes"** means the Cash Credit and/or the Vouchers.
- 1.7. **"Promotion"** refers to this UOB Personal Internet Banking & UOB Mighty 'Bills Buster' Promotion.
- 1.8. **"Promotional Period"** means the period from 5 September 2016, 12:00 am (Singapore date/time) until 16 October 2016 11:59 pm (Singapore date/time), both dates and time inclusive.
- 1.9. **"Qualifying Bill Payment Transaction"** means the transactions described in paragraph 3 below.
- 1.10. **"UOB" or "Bank"** means United Overseas Bank Limited, and includes any successor or assign of UOB.
- 1.11. **"UOB Account"** refers to either a UOB current account or a UOB savings account.
- 1.12. **"UOB Personal Internet Banking"** means the personal internet banking services and/or products the Bank offers from time to time through any Equipment that enables a Customer to access his/her UOB account(s) and/or effect banking and/or other transactions electronically.
- 1.13. **"UOB Mighty"** means UOB Mighty mobile application which enables Customers to bank, dine and pay.

2. Eligibility

- 2.1. To participate in the Promotion, a Customer must have successfully :
- (a) completed the Game during the Promotional Period; and
 - (b) submitted the completed Form (the Form is made available after the Game is completed) during the Promotional Period.

In the event where UOB receives more than one Form from the Customer due to multiple Games played, the information provided in the Form submitted in respect of the relevant Game with the highest score that qualifies for the Cash Credit will prevail. Any incomplete or inaccurate Forms will not be considered and will be disqualified for the Promotion.

- 2.2. There are 3 Cash Credit Tiers (see table below). Customers may win the respective Cash Credit in each respective Cash Credit Tier by obtaining the respective number of pins in any one Game and fulfilling the respective conditions set out in the table below:-

Cash Credit Tiers	No. of Pins required per Game	Cash Credit	Conditions to win the Cash Credit
1	10 – 25 pins	S\$10 Cash Credit	First fifty (50) Customers each Promotional week to successfully <u>perform one Qualifying Bill Payment Transaction</u> within the Promotional Period
2	26 – 50 pins	S\$20 Cash Credit	First fifty (50) Customers each Promotional week to successfully <u>perform one Qualifying Bill Payment Transaction</u> within the Promotional Period
3	more than 50 pins	S\$30 Cash Credit	First fifty (50) Customers each Promotional week to successfully <u>perform one Qualifying Bill Payment Transaction</u> within the Promotional Period

- 2.3. The first fifty (50) Customers for each Cash Credit Tier of each Promotional week (collectively, “**eligible Customers**”) will be determined by the date and time of their Qualifying Bill Payment Transaction(s). There will be a total of one hundred and fifty (150) eligible Customers for each Promotional week.
- 2.4. For the purposes of the Promotion, “Promotional **week**” refers to each of the following weeks in the Promotional Period as set out below :

Week	Dates
1	5 September – 11 September 2016
2	12 September – 18 September 2016
3	19 September – 25 September 2016
4	26 September – 2 October 2016
5	3 October – 9 October 2016
6	10 October – 16 October 2016

- 2.5. In addition to Paragraph 2.2 above, the first fifty (50) eligible Customers of each Promotional week who has received the invitation code: **KBINCST** that was sent exclusively to that eligible Customer and who also has successfully keyed in that invitation code on the applicable Form prior to the submission of that Form in accordance with Paragraph 2.1 above shall each be eligible to receive S\$10 Harvey Norman vouchers (“**Vouchers**”).
- 2.6. The Qualifying Bill Payment Transaction must have been successfully received and recorded on UOB’s systems during the Promotional Period.
- 2.7. The following persons shall not be eligible for the Promotion:
- 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) Employees of UOB who are directly involved in organising and/or promoting the Promotion;
 - (iii) Customers whose UOB Personal Internet Banking and UOB Mighty are terminated on or before 16 October 2016
- 2.8. UOB reserves the right to determine at its discretion the eligibility of Customers and/or persons for the 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 Bill Payment Transactions

For the purposes of the Promotion, “**Qualifying Bill Payment Transaction**” refers to any of the following types of transactions which must be effected using the Customer’s UOB Personal Internet Banking or UOB Mighty:

- (i) Bill payments to selected approved billing organisations (visit [here](#) for the list of approved billing organisation), of at least S\$10 made from the eligible Customer’s UOB Account; where such transaction must be successfully received and recorded on UOB’s systems during each relevant Promotional week; or
- (ii) Payments of at least S\$10 made via UOB eNets that is successfully posted and recorded on the NETS’ systems and/or deducted from the eligible Customer’s UOB Account during each relevant Promotional week.

4. Prizes

- 4.1 Each eligible Customer can only win a maximum of one Cash Credit and, if eligible, one Voucher during the Promotional Period and shall not be entitled to any additional Cash Credits or, if eligible, Voucher.
- 4.2 Should an eligible Customer qualify for Cash Credit from multiple Cash Credit Tiers, he/she can only win one Cash Credit from the highest available Cash Credit Tier.
- 4.3 Eligible Customers (for Cash Credit Tiers 1, 2 & 3) who have won the respective Cash Credits will receive a SMS notification on or before 25 November 2016. SMS will be sent to the eligible Customers’ mobile phone number as provided in the Form.
- 4.4 Eligible Customers who have won the Voucher will be notified of their win via mail. This notification letter and Voucher will be posted together to the eligible Customer’s registered Singapore address with UOB. UOB does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in any receipt of the notification letter or Voucher.
- 4.5 The Prizes offered under the Promotion are not refundable, transferable or exchangeable for cash, credit, gift or otherwise, in full or in part.
- 4.6 The Cash Credit will be credited into eligible Customer’s UOB Account that is used to perform the Qualifying Bill Payment Transaction. For the avoidance of doubt, the Cash Credit will be forfeited if that said UOB Account is closed before the Cash Credit is credited.
- 4.7 UOB reserves the right to replace and/or substitute any of the Prize with another prize at equivalent or close to the prevailing recommended value without giving prior notice or reason.
- 4.8 If UOB subsequently discovers that the eligible 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 from the Customer’s UOB accounts or otherwise) and/or award or dispose of the Prize in such manner as UOB deems fit at its discretion. Any eligible Customer whose Prize has been forfeited shall not be entitled to a replacement Prize or any payment or compensation notwithstanding non-receipt of the Prize.

- 4.9 Redemption of Voucher must be made within the time periods set out in the Voucher failing which the Voucher shall be null and void and the Voucher shall be forfeited. Any eligible Customer whose Voucher has been forfeited or has become null and void shall not be entitled to a replacement Voucher or any payment or compensation notwithstanding non-receipt of the applicable notification letter. Any Voucher that has expired or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any Voucher which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.

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 contacting the Customer via address, electronic transmission (e.g. email), SMS, telephone, direct mail 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
- (ii) consents to the collection, use and disclosure of his/her name, identification/passport number and such other information and particulars, including photographs, videography of the Customer, for result announcement, publicity or marketing purposes in connection with the Promotion and UOB Personal Internet Banking; and
- (iii) agrees to co-operate with and participate in such publicity activities without any payment or compensation thereof.

- 5.2. Notwithstanding anything in the Terms and Conditions, UOB reserves the right at any time and from time to time, at its discretion and without giving any reason or prior notice, to terminate the Promotion and/or to amend, vary, add or delete these Terms and Conditions, including but not limited to the eligibility, terms and criteria, the Prize, the Promotional Period, without assuming any liability to any person and all participating Customers shall be bound by these amendments.

- 5.3 The decisions of UOB on all matters relating to the Promotion are at its discretion and are final, conclusive and binding and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any reason, prior notice or enter into any correspondence with any person on any matter concerning the Promotion and no appeal; correspondence or claims will be entertained.

- 5.4 In the event of any inconsistency or discrepancies between the Terms and Conditions and any advertising, publicity, brochure, marketing, promotional, publicity and other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail.

- 5.5 Participation in the Promotion is subject to the Terms and Conditions. All Customers will also be subject to the Terms and Conditions of UOB Personal Internet Banking and UOB Mighty (“**Standard Terms**”) which is available at uob.com.sg. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency.

- 5.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.

- 5.7 UOB shall not be responsible or liable for any loss, injury to or expenses, claim or damages of any Customer or any other person howsoever arising. However, UOB will only be liable for the

Customer's direct loss to the extent such loss is caused directly by UOB's fraud, gross negligence or willful misconduct in direct connection with the Promotion.

- 5.8 UOB shall not be liable if it is unable to perform its obligations under the Terms and Conditions due directly or indirectly to the failure of the merchants supplying the Prizes, service providers or such other third party which maybe engaged for the Promotion, 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:-
- (i) for any electronic direct mailer, communication, or SMS or Voucher which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which the eligible Customer does not receive for any reason; or
 - (ii) for any late entry submitted via www.uobbillsbuster.com.sg; or late posting or failure of any transaction payment performed on UOB Personal Internet Banking or UOB Mighty being captured in UOB's system; or
 - (iii) for any breakdown or malfunction in any computer system or equipment (including, without limitation, Equipment); or
 - (iv) if UOB is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authorities or service provider, the failure of any machine, computer system or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of UOB..
- 5.10 The merchants, agents, suppliers or service providers may impose conditions for the redemption of the Vouchers. UOB will not be responsible or liable for any injury, loss, claim or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the Vouchers or goods or services or in connection with the Promotion howsoever arising. UOB is not an agent of the merchants, agents, suppliers or service providers. Any dispute about the quality or service standard must be resolved directly with the merchants, agents, suppliers or service providers.
- 5.11. A person who is not a party to the 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.
- 5.12 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.
- 5.13 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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