

## Terms and Conditions

### UOB Online Account Opening S\$30 Changi Pay Voucher Promotion (28 October to 31 December 2021)

#### 1. Definition

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

- 1.1 “**Account**” means the UOB One Account, UOB Stash Account, KrisFlyer UOB Account and/or UOB Lady’s Account which is in good standing at all times as determined by UOB at its sole discretion.
- 1.2 “**CAG**” means Changi Airport Group (Singapore) Pte. Ltd.
- 1.3 “**Liquid**” means Liquid Group Pte. Ltd., which provides payment services relating to the use of Changi Pay.
- 1.4 “**New Account**” means a new UOB One Account, UOB Stash Account, KrisFlyer UOB Account or UOB Lady’s Account.
- 1.5 “**Permitted Channel**” means the dedicated online account application channel for this Promotion to be accessed via changiairport.com or to be accessed via the designated web banner for this Promotion found in the official iChangi mobile application of CAG.
- 1.6 “**Promotion**” means this UOB Online Account Opening S\$30 Changi Pay voucher Promotion (28 October to 27 December 2021).
- 1.7 “**Promotion Period**” means the period from 28 October 2021 to 31 December 2021, both dates inclusive.
- 1.8 “**UOB**” means United Overseas Bank Limited.

#### 2. Promotion

2.1. By participating in this Promotion, you:

- (i) authorise and consent to UOB sharing your Singapore mobile number (as reflected in UOB’s records) with CAG and/or its affiliates and agents (including Liquid) for the purposes of facilitating this Promotion; and
- (ii) agree to be bound by the terms and conditions of this Promotion (the “**Terms and Conditions**”).

2.2. To participate in this Promotion, you must satisfy all of the following conditions:

- (i) you must successfully submit an online application for a New Account in Singapore as the primary account holder during the Promotion Period via the Permitted Channel (the “**Application**”);
- (ii) your Application must be successfully approved by UOB and you must be successfully issued with an account number for your New Account by 31 January 2022; and
- (iii) you must not have an Account, whether singly or jointly, that was voluntarily or involuntarily suspended, cancelled, closed or terminated for whatever reasons during the 12-month period prior to the commencement of the Promotion Period.

2.3. For the avoidance of doubt:

- 2.3.1. If you submit an application to open a New Account via any channel other than a Permitted Channel, you shall not be eligible to participate in this Promotion.

2.3.2. All Applications are subject to approval which will be determined by UOB in its absolute discretion. UOB shall not be required to provide any reason or notice of any unsuccessful Application.

### 3. Reward

- 3.1. If you are amongst the first 1200 participants of this Promotion to satisfy all the requirements of these Terms and Conditions, you shall be eligible to receive a one-time Changi Pay voucher worth S\$30 (the "Reward").
- 3.2. You will be notified by UOB via SMS if you are eligible to receive the Reward based on your Singapore mobile number in the UOB's records ("**Reward Notification**"). The Reward Notification will be sent to you within 1 month from the date of approval of your New Account (or such other date as UOB may determine in its sole discretion).
- 3.3. CAG shall credit the Reward to your Changi Pay account within 1 month from the Reward Notification sent to you (or such other date as CAG may determine in its sole discretion).
- 3.4. To facilitate the Reward crediting process, you must have successfully downloaded and installed the iChangi mobile application and successfully activated your Changi Pay account. It is your sole responsibility to ensure that your iChangi account is valid and existing at the time of crediting the Reward to enable the Reward to be credited.
- 3.5. For the avoidance of doubt, you will not be entitled to receive the Reward if you do not have a valid and existing Changi Pay account at the time of crediting the Reward.
- 3.6. The Reward is awarded on a first-come-first-served basis, whilst stock last and subject to availability. UOB shall not be required to update and/or notify on the availability of the Reward.
- 3.7. You are only entitled to receive one Reward in this Promotion.
- 3.8. The Reward is not replaceable, refundable, transferable or exchangeable for cash, gifts, vouchers or other credits or kind, in full or in part. No reservation, refund, exchange or request for expedited fulfilment of the Reward is allowed.
- 3.9. Your New Account must be in good standing at all times as determine by UOB at its absolute discretion. In the event that your New Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Reward is credited into your Changi Pay account, the Reward shall be forfeited and you shall not be entitled any compensation or payment whatsoever.
- 3.10. The Reward is supplied by third party merchants and UOB is not an agent of the merchants and/or suppliers of the Reward. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Reward and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Reward. Any dispute regarding the Reward is to be resolved directly with the merchants and/or suppliers of the Reward and UOB shall not be required to assist or act on your behalf in communicating with the merchants and/or suppliers of the Reward. For the purposes of this clause, "Reward" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Reward.
- 3.11. Use of the Reward remains subject to the prevailing terms and conditions impose by the relevant third party merchants of the Reward (or such other terms and conditions which these third party merchants may impose subsequently in their sole discretion), which shall be your sole responsibility to comply with.
- 3.12. The Reward must be redeemed and/or utilised within 6 months from the date on which the Reward is credited to your Changi Pay account and no extension is strictly allowed for this stipulated deadline. Each redemption and/or utilisation of the Reward is in the denomination of S\$5 and such redemption and/or utilization of the Reward is not valid in conjunction with other promo codes.
- 3.13. Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.

#### 4. Withdrawals / Closure of Account

- 4.1. An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 4.2. If the New Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Reward or charge to and debit an amount equal to the value of the Reward 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 the Reward through such means as UOB may determine in its sole discretion.

#### 5. General

- 5.1. You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your New Account or otherwise.
- 5.2. The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (ii) 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;
  - (iii) 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; or
  - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3. 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 your participation in this Promotion. 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 or third party applications, howsoever caused.
- 5.4. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. 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 Promotion.
- 5.5. If UOB determines that you are ineligible to participate in this Promotion or to receive the Reward, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the Reward 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 the Reward through such means as UOB may determine in its sole discretion.
- 5.6. If UOB determines that you are ineligible to participate in this Promotion or to receive the Reward, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the Reward 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 the Reward through such means as UOB may determine in its sole discretion.
- 5.7. The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail

to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.

- 5.8. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.9. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions including but not limited to the UOB Year End Savings Promotion (1 October to 31 December 2021).
- 5.10. By participating in this Promotion 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 personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.11. A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.12. The Terms and Conditions 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.
- 5.13. Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

### **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 S\$75,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.