



**UNITED OVERSEAS BANK LIMITED (“UOB” or the “Bank”) PERSONAL LOAN AND BALANCE TRANSFER LUCKY DRAW (“PROMOTION”) TERMS AND CONDITIONS (“TERMS”)**

1. This Promotion is valid from 1 December 2024 to 31 January 2025, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Terms.
2. To participate in this Promotion:
  - a) you must be an existing principal cardholder of a UOB Credit Card or a UOB CashPlus account holder or a new-to-UOB Credit Card (as a principal cardholder) or CashPlus account holder;
  - b) if you are a new-to-UOB Credit Card or CashPlus customer, you must successfully apply online for and be approved of a new UOB Credit Card or CashPlus account during the Promotion Period;
  - c) you must directly apply online through UOB’s official website for a new UOB Personal Loan or UOB Balance Transfer on your UOB Credit Card account or your UOB CashPlus account during the Promotion Period (the “**Application**”). Application made through UOB’s Personal Internet Banking platform or referred from, or through, aggregator or other websites (such as, and not limited to, moneysmart.sg or singsaver.com.sg) will not be eligible to participate in this Promotion;
  - d) your Application must be approved by the Bank during the Promotion Period (the “**Approved Application**”); and
  - e) the loan amount approved by UOB under your Approved Application (“**Approved Loan Amount**”) must be at least S\$5,000.

For the purposes of this Promotion, “**UOB Credit Card**” refers to any personal Visa, MasterCard, American Express, Union Pay and JCB credit card issued by UOB in Singapore, but does not include any UOB Travel Account cards, UOB Corporate cards, UOB Purchasing cards, UOB Business cards, UOB multicurrency corporate and Private Label cards.

3. The Bank is entitled, at any time in its absolute discretion and without giving prior notice or reason or liability, to refuse to approve any Application.
4. If you satisfy all of the requirements under these Terms, you shall be eligible to earn 2 chances for every S\$5,000 of your Approved Loan Amount in a single Approved Application for UOB Personal Loan, and 1 chance for every S\$5,000 of your Approved Loan Amount in a single Approved Application for UOB Balance Transfer and you will be automatically enrolled to participate in the lucky draw organised pursuant to this Promotion (“**Draw**”). There is no limit on



the number of chances that you may accumulate to participate in the Draw. For the avoidance of doubt, you will not be entitled to combine the Approved Loan Amount across multiple Approved Applications to meet the minimum Approved Loan Amount of S\$5,000 to earn a chance to participate in the Draw.

*For illustration purpose:*

- If you submit two Applications for a UOB Personal Loan during the Promotion Period and the Approved Loan Amount for each of these Approved Applications are S\$2000 and S\$3000, you will not be eligible to participate in the Draw as you do not meet the Approved Loan Amount of at least S\$5,000 for either of your Approved Applications.*
- If you submit 2 two Applications for a UOB Personal Loan during the Promotion Period and the Approved Loan Amount for each of these Approved Applications are S\$5000 and S\$2000, you will be awarded with two chances in the Draw in respect of the Approved Application with the Approved Loan Amount of S\$5,000 only.*
- If you submit two Applications for a UOB Balance Transfer Applications during the Promotion Period and the Approved Loan Amount for each of these Approved Applications are S\$5000 and S\$2000, you will be awarded with one chance in the Draw in respect of the Approved Application with the Approved Loan Amount of S\$5,000.*

5. The Draw will be conducted in 2 rounds comprising a monthly Draw conducted in each of the calendar months of January 2025 as well as the grand Draw which will be conducted in the calendar month of February 2025. Participation in the monthly Draw will be based on the date of your Approved Application. All eligible participants in each monthly Draw will also be eligible to participate in the grand Draw.

6. Details of the Draw are set out below:

<b>Monthly Draw</b>			
Approved Application Period	Number of Winners	Prize	Draw Dates
1 Dec'24 -31 Dec 24'	30	S\$888 each	15 January 2025
1 Jan'25 -31 Jan 25'	30	S\$888 each	12 February 2025
<b>Grand Draw</b>			
1 Dec 24' to 31 Jan 25'	1	S\$8,888	12 February 2025

7. Each Draw will be conducted using a computerized system at 3 PM (local time) on each of the Draw Dates set out in the table in Clause 6 above, at 480 Lorong 6 Toa Payoh, HDB Hub East Wing, Singapore 310480 (or such other date, time or location as the Bank may determine at its own discretion). The winners of each Draw (the “**Winners**”) will be selected at random based on this computerized process. Each Draw will be witnessed by an external public accountant appointed by the Bank at its sole discretion. The Bank shall be entitled to draw reserve Winners to replace a disqualified Winner at each Draw. There will be a total of 30 Winners for each monthly Draw and only one Winner for the grand Draw.
8. The Winner of each monthly Draw will each be eligible to receive a cash prize of S\$888, and the Winner of the grand Draw will be eligible to receive a cash prize of S\$8,888 (collectively, the “**Prize**”).
9. The Winners of each Draw will be announced on the Bank’s official website within 7 calendar days from the relevant Draw Date. All Winners will also be contacted by the Bank via mail/email within 7 calendar days from the relevant Draw Date at their mailing address/email address in the Bank’s records (the “**Notification Letter**”). It is your responsibility to ensure that your contact details with the Bank (including your mailing and email address) are up-to-date, accurate and complete at all times.
10. The Prize will only be awarded to the name of the Winners selected by the Bank. The Bank is not obliged to transfer the Prize in the name of any other person. The Prize is strictly non-transferable and non-assignable and not exchangeable.
11. The Bank may substitute the Prize with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
12. If you are selected as a Winner and are eligible to receive the Prize, the Prize will be directly credited by the Bank into your UOB Personal Loan or UOB Balance Transfer account within 3 months from the date of the Draw.
13. General
  - a) Your UOB CashPlus account/UOB Credit Card account must be validly existing, in good standing and conducted in a satisfactory manner at all times (as determined by UOB in its sole discretion) and must not be cancelled, suspended or terminated within **one month** after disbursement of the UOB Personal Loan/UOB Balance Transfer Approved Loan Amount pursuant to the Approved Application in order for you to be eligible to participate in the Draw.



- b) In the event that your UOB Personal Loan account or UOB Balance Transfer account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive the Prize, the Prize shall be forfeited, and you shall not be entitled any compensation or payment whatsoever.
- c) If you cancel your UOB Personal Loan approved under this Promotion within **12** months from the date of approval of your Application or make pre-mature repayments (whether partial or full) on your UOB Personal Loan approved under this Promotion, UOB shall be entitled to reclaim the full amount of the Prize and you shall not be entitled to any compensation or payment whatsoever.
- d) UOB reserves the right to, without compensation and without prior notice or reason, debit the Prize (if applicable) from any of your accounts with UOB and/or forfeit the Prize if UOB determines that you are not eligible to participate in this Promotion or to receive the Prize. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Prize. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the Prize through such means as UOB may determine in its sole discretion.

14. The following persons shall not be eligible to participate in the Promotion:

- a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
- b) 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;
- c) 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;
- d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time;
- e) directors, officers or employees/staff of UOB or any of UOB's subsidiaries during Promotion Period and their immediate family members; or
- f) employees and staff of any auditors, advertising agency, promotion agencies and/or other persons involved (directly or indirectly) in organizing, promoting and/or conducting the Promotion and their immediate family members.



15. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including but not limited to determining whether you have met all the requirements of this Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned 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 relating to this Promotion or its decision or to assume any liability to any person and no appeal, correspondence or claims will be entertained.
16. These Terms shall be read in conjunction with the UOB Credit Card Personal Loan Terms and Conditions, the UOB CashPlus Personal Loan Terms and Conditions, UOB Credit Card Balance Transfer Terms & Conditions, UOB CashPlus Balance Transfer Terms & Conditions UOB CashPlus Agreement, UOB Cardmember Agreement and any other terms and conditions that may be relevant in connection with this Promotion (collectively, the "**Standard Terms**"). In the event of any inconsistency between (i) these Terms and the Standard Terms, these Terms shall prevail to the extent of such inconsistency; and (ii) these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms shall prevail to the extent that such discrepancy relates to this Promotion.
17. Notwithstanding anything in these Terms, UOB may, at any time and at its discretion terminate the Promotion and/or vary any of these Terms without giving any reason nor prior notice or assuming liability to any person, and all persons shall be bound by these amendments.
18. UOB shall 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 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.
19. 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 or liable for any undelivered, lost or delayed SMS sent and/or received by any person. You shall pay and be solely responsible for all fees and charges imposed by your service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authority or service provider or such other third party is a third party and is independent and beyond the control of UOB.
20. Save as expressly stated in these Terms, this Promotion is not valid with other offers, privileges or promotions.



21. This Promotion is valid in conjunction with the UOB Personal Loan and Balance Transfer Lucky Draw (1 December 2024 to 31 January 2025), UOB Personal Loan Cash Rebate Promotion (1 December 2024 to 31 January 2025), UOB Balance Transfer Online Exclusive S\$100 Cash Rebate Promotion (1 December 2024 to 31 January 2025) and UOB Balance Transfer Online Exclusive Rate of 1.99% and S\$50 Cash Rebate Promotion (1 December 2024 to 31 January 2025).
22. 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 are deemed to have consented to the collection, use and disclosure of your information (including your personal data) by UOB, the organisers, sponsors, promoters, merchants, vendors and/or the respective contractors for the purposes of the Promotion including verifying your eligibility, contacting you by telephone, mobile phone, email, letter or SMS regarding the Promotion, and all other purposes incidental to the Promotion (including reporting purposes to the relevant authority(ies) in connection with the Promotion). In addition, you also consent to the Bank disclosing and/or publishing your name, particulars, picture or photographs in any manner which the Bank may deem fit for publicity purposes. If so requested by the Bank, the Winners shall cooperate with and participate in such publicity activities organized by the Bank in conjunction with the Promotion without any compensation whatsoever and in such manner as the Bank may deem fit. The failure by any Winner to comply with this Clause shall result in his or her disqualification as a Winner to receive the Prize.
23. A person who is not a party to these Terms and/or any agreement governed by these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term herein and/or any such agreement.
24. These Terms 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 Singapore.