



**Terms and Conditions governing the United Overseas Bank Limited (“UOB”) UOB Snap & Win Instagram Contest with Pokémon (the “Terms and Conditions”)**

1. The UOB Snap & Win Instagram Contest with Pokémon (the “**Contest**”) will be conducted over two separate periods, with the 1<sup>st</sup> Contest period commencing on Saturday 15 March 2025 at 9:30AM (GMT+8) and concluding on Sunday 13 April 2025 at 11:59PM (GMT+8) (“**Contest Period 1**”) and the 2<sup>nd</sup> Contest period commencing on Saturday 31 May 2025 at 9:30AM (GMT+8) and concluding on Sunday 29 June 2025 (GMT+8) (“**Contest Period 2**”) (both dates inclusive for each Contest Period respectively) (the “**Contest Periods**”) within Singapore only. By participating in this Contest, you are deemed to have agreed to these Terms and Conditions.
2. To be eligible to participate in the Contest, each participant (the “**Participant**” or “**you**”) must do all the following:
  - (a) you must have a valid Instagram account;
  - (b) you must snap an original picture (“**Picture**”) at the Pokémon Photo Booths located at the following branches:

Branches	Address	Operating Hours
UOB Jurong Point Branch	No. 1 Jurong West Central 2 #01-16C, Jurong Point Shopping Centre, Singapore 648886	<b>Monday – Friday</b> 11.00am – 6.00pm  <b>Saturday</b> 11.00am – 4.30pm
UOB Northpoint Branch	No. 930 Yishun Avenue 2, #01-37/38/39, Northpoint Shopping Centre, Singapore 769098	<b>Monday – Friday</b> 11.00am - 6.00pm  <b>Saturday</b> 11.00am - 4.30pm
UOB Vivo City Branch	No. 1 Harbourfront Walk #B2-35/36, Vivo City, Singapore 098585	<b>Monday – Friday</b> 11.00am - 6.00pm  <b>Saturday</b> 11.00am - 4.30pm
UOB Waterway Point Branch	No. 83 Punggol Central #01-01 Waterway Point, Singapore 82876	<b>Monday – Friday</b> 11.00am - 6.00pm  <b>Saturday</b> 11.00am - 4.30pm
UOB Ang Mo Kio Branch & Wealth Banking Centre	No. 53 Ang Mo Kio Avenue 3 #B1-34, AMK Hub, Singapore 569933	<b>Monday – Friday</b> 11.00am - 6.00pm  <b>Saturday</b> 11.00am - 4.30pm
UOB Orchard Branch	68 Orchard Rd, #03-42/43/44/45, Plaza 238839	<b>Monday – Friday</b> 11am – 6pm  <b>Saturday</b> 11am – 4.30pm

UOB Tiong Bahru Plaza Branch	No. 302 Tiong Bahru Road #01-101/102 Tiong Bahru Plaza, Singapore 168732	<b>Monday – Saturday</b> 9.30am - 4.30pm
UOB Bukit Panjang Branch	No. 1 Jelebu Road #02-02, Bukit Panjang Plaza, Singapore 677743	<b>Monday – Saturday</b> 9.30am - 4.30pm
UOB Toa Payoh Branch	No. 520 Toa Payoh Lor 6 #02-51, Singapore 310520	<b>Monday – Friday</b> 10.30am - 6.00pm  <b>Saturday</b> 10.30am - 4.30pm
UOB Parkway Parade Branch & Wealth Banking Centre	No. 80 Marine Parade Road #01-13, Parkway Parade, Singapore 449269	<b>Monday – Friday</b> 10.30am - 6.00pm  <b>Saturday</b> 10.30am - 4.30pm
UOB Hougang Mall Branch	No. 90, Hougang Avenue 10, #02-09 & #02-09A, Hougang Mall, Singapore 538766	<b>Monday – Friday</b> 11.00am - 6.00pm  <b>Saturday</b> 11.00am - 4.30pm
UOB Tampines Branch	No. 1 Tampines Central 1 #01-01, UOB Tampines Centre, Singapore 529539	<b>Monday – Saturday</b> 9.30am - 4.30pm

- (c) you must then edit your Picture in a creative way (the “**Creative Picture**”);
  - (d) you must post your Creative Picture as an Instagram post on your Instagram account (“**IG Feed Post**”)
  - (e) your IG Feed Post must include the hashtag “#UOB #Pokemon” and you must tag the official UOB Group Instagram account as @UOBGroup;
  - (f) you must be Singapore Citizen or Singapore Permanent Resident residing in Singapore; and
  - (g) your Instagram profile featuring your IG Feed Post must be set to public and your IG Feed Post must be kept live on your Instagram feed until the selection of the Winners (as defined below) is completed.
3. Each IG Feed Post submitted by you in accordance with Clause 2 of these Terms and Conditions shall be considered an “**Entry**” for the purposes of this Contest. Your Entry:
- (a) must be original to you and not infringe the intellectual property rights of any third party;
  - (b) must not contain any material that UOB, in its sole and absolute discretion, deems inappropriate, indecent, obscene, hateful, tortuous, defamatory, slanderous or libelous and must not contain material that UOB, in its sole and absolute discretion, deems to promote bigotry, racism, hatred or harm against any group or individual or to promote discrimination (whether based on race, gender, religion, nationality, disability, sexual orientation or age);
  - (c) must not contain any material that breaches any applicable laws or regulations including the laws or regulations in the jurisdiction in which the Entry was submitted;
  - (d) must not contain private/personal information of any person (for example, name, address, phone number, email address or any other contact details); and

- (e) must be in English and must be limited to the number of characters allowed for each post.
4. UOB has the absolute discretion at any time and from time to time to determine the eligibility of any Participant to take part in the Contest, and shall not be obliged to give any reason thereof. Without limiting the generality of this provision, Participants:
- (a) who are staff/employees or a director of UOB during the Contest Periods, and their respective immediate family members;
  - (b) who are staff/employees/ of UOB's partners, the auditors, advertising agencies, promotion agencies and/or other persons involved (directly or indirectly) in organising, promoting and/or conducting the Contest or who have an interest in the Contest, and their respective immediate family members;
  - (c) who are or become mentally incapacitated, deceased, insolvent or who face legal incapacity; or
  - (d) who face legal proceedings of any nature or any threat of legal proceedings of any nature instituted against them;

shall not be eligible to participate in the Contest and shall not be entitled to any payment or compensation whatsoever, even if he/she has been selected to be the winners of the Contest.

5. For the avoidance of doubt, UOB shall not be responsible or liable: -
- (a) to ensure that your Entry is posted promptly on the official UOB Group Instagram account page before the expiry of the respective Contest Periods, if applicable;
  - (b) for any failure, technical error or delay in the transmission of your Entry to UOB for any reason whatsoever before the expiry of the respective Contest Periods, if applicable;
  - (c) for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Entries; or
  - (d) for any breakdown or malfunction in any computer system or equipment or network connection or internet connection,

which may result in the Participant being omitted from taking part in the Contest or for any claim or cause of action arising out of or in connection with the Contest. No appeal, correspondence or claims or payment of compensation will be entertained.

6. You are allowed to submit more than one Entry during each Contest Period for the purposes of this Contest. UOB shall have the right to disqualify any Participant from the Contest and remove any such Entry from the Contest without notice to the Participant if:
- (a) he/she is found to have submitted an inaccurate or incomplete Entry and/or inaccurate personal particulars;
  - (b) the Entry contains plagiarised content and/or ideas and/or captions;
  - (c) UOB subsequently finds out that the Participant has used any method to increase his/her chances of winning or increasing the number of votes on his / her Entry, if applicable;
  - (d) the Participant is found to have tampered with the fair operation of the Contest or is in breach of these Terms and Conditions; and/or

- (e) the Entry is deemed to be unfit for the participation in the Contest for any reason whatsoever.
7. The three most creative Entries as determined by UOB, will be considered the **“Winners”** of this Contest, for each Contest Period.
  8. The Winners shall each be eligible to receive one set of a special edition Pokémon Cushion Blanket as their prize in this Contest (the **“Prize”**).
  9. Each Winner will be informed of their win by UOB via Instagram direct message, by 28 April 2025 (for Contest Period 1) and by 14 July 2025 (for Contest Period 2) respectively. (the **“Winners’ Notification”**).
  10. All Winners are required to provide UOB with the following information, via Instagram direct message, by such timeline as may be stated in the Winners’ Notification (the **“Information Request Message”**): full name, email address, contact number, and the last four alphanumeric characters of their NRIC/Passport number/FIN for verification purposes. Failure to do so will result in the forfeiture of the Prize and no compensation or extension of time will be given. Details on how to collect the Prize will be sent to the Winners separately, by UOB, based on the information provided to UOB by the Winners in their respective Information Request Messages.
  11. Notwithstanding anything to the contrary, UOB reserves the right to select substitute Winners to substitute any Winner who is subsequently found to be ineligible or disqualified or where the Winner is unable to furnish any satisfactory proof that he/she is indeed the same person as the individual who submitted the winning Entry (for example, by showing all documentary evidence of proof of name and identification number etc.). UOB’s determination of the Winner shall be final, conclusive and binding. No appeal, correspondence or claims or payment of compensation will be entertained.
  12. Strictly no extension of the validity periods stated on the Prizes are allowed. If you do not redeem your Prize by the applicable expiry dates, the Prize will be forfeited.
  13. The Prizes are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Prizes shall be allowed.
  14. UOB may substitute the Prizes with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
  15. You are only eligible to win one Prize in this Contest regardless of the number of Entries you make. For the avoidance of doubt, if you win a Prize in Contest Period 1, you will not be eligible to win a Prize in Contest Period 2.
  16. All Prizes are supplied by a third-party merchant and UOB is not an agent of the merchant and/or supplier of the Prizes. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prizes and assumes no liability or responsibility for the acts or omissions of the merchant or any non-performance or defects in the Prizes. Any dispute regarding the Prizes must be resolved directly with the merchant and/or supplier of the relevant Prize. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier. For the purposes of this clause, “Prize” includes any products and/or services provided by the third-party merchant in connection with the use and/or redemption of the Prize.

### **General**

17. The decisions of UOB on all matters relating to or in connection with the Contest, including, but not limited to, the eligibility of any Participant and determining who the Winner is, whether your Entry

qualifies for the Contest, and whether to terminate the Contest, are at its absolute discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Contest and no appeal, correspondence or claims will be entertained.

18. 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 Contest.
19. You shall indemnify UOB for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by UOB in connection with any breach of these Terms and Conditions and/or your Entries or Instagram posts relating to the Contest.
20. If UOB determines that you are ineligible to participate in this Contest or to receive the Prize, UOB may in its sole discretion forfeit the Prize, reclaim the Prize or charge to and debit an amount equal to the value of the Prize 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 or you do not have an account with UOB, you shall immediately reimburse UOB for the value of the Prize through such means as UOB may determine in its sole discretion.
21. By participating in the Contest, you hereby:
  - (a) permit, consent and authorise UOB to disclose, reveal and divulge your name, last four alphanumeric characters of your NRIC or passport number, pictures and such other information that may indicate your relationship with UOB to any party for the purpose of organising, promoting, advertising, publicising, sponsoring and/or conducting the Contest (including disclosing such information on Instagram) and consent to receiving promotional, marketing and other publicity information from UOB from time to time;
  - (b) acknowledges that UOB does not own or host any third-party social media or social networking site (the "**Third Party Service**") and participation in the Contest will be subject to the relevant terms and conditions, rules and guidelines as may be imposed by the applicable Third Party Service service provider. Accordingly, notwithstanding the termination or deactivation of a Participant's Instagram account, or if a Participant subsequently removes any content from his/her Instagram account, the Entry may continue to remain on Instagram subject to applicable guidelines and rules;
  - (c) agree that you are solely responsible for any content posted on any Third Party Services and the consequences arising out of such posting of content;
  - (d) agree to co-operate and participate in any advertising, promotional and publicity and/or commercial activities organized by UOB in relation to the Contest;
  - (c) consent and authorize UOB to use and disclose any data provided by you for any future marketing effort by the UOB Group of companies; and
  - (d) acknowledge and agree that submitting your Entry constitutes consent to give UOB a worldwide royalty-free, irrevocable, transferrable, assignable, perpetual, non-exclusive license to use, reproduce, publish, create derivative works from and display such posts in whole or in part, and to incorporate it into other works, in any form, including for promotional or marketing purposes. You shall, if requested by UOB, sign documentation that may be required for UOB or its nominees to make use of and to assign to UOB or its nominees the non-exclusive rights that the participants are granting to use the Entries or Instagram posts, whether in whole or in part, without any payment or compensation thereof and in such mode and manner as shall be decided by UOB at its absolute discretion. You hereby

irrevocably and unconditionally agree to and shall, if required by UOB at its absolute discretion, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Contest at your own costs.

22. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time and from time to time in its absolute discretion to terminate the Contest or to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification or assigning any reason or assuming any liability to any party and all Participants shall be bound by these amendments.
23. The Terms and Conditions shall be read in conjunction with any other terms that may be relevant in connection with this Contest (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 Contest, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Contest.
24. Unless otherwise stated, this Contest is not valid with other offers, privileges or promotions.
25. A person who is not a party to the Terms and Conditions or any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement or the Terms and Conditions.
26. These Terms and Conditions and the Contest shall be governed by the laws of Singapore, and all Participants shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore courts.
27. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

United Overseas Bank Limited Company Reg. No. 193500026Z

March 2025