

# #UnitedasOneRedDot Campaign – Terms and Conditions

## Instagram Photo Contest

### 1. Eligibility

- a. The #UnitedasOneRedDot Instagram Photo Contest (“IG Photo Contest”) is open to all residents of Singapore aged 18 and above.
- b. The following persons shall not be eligible to participate in the IG Photo Contest:
  - i. Campaign organizers and planners
- c. Notwithstanding the foregoing, United Overseas Bank Limited (“UOB”) has the absolute discretion to determine the eligibility of any person who is interested to participate in the IG Photo Contest. Such determination shall be final and conclusive and UOB shall not be obliged to give any reasons.

### 2. Contest Period

The IG Photo Contest will be held from 15 July 2025 to 12 August 2025 (“IG Contest Period”).

### 3. Participation Criteria

- a. Participants must:
  - i. post a photo of themselves (with participant’s face clearly visible) featuring a red or blue dot ball, mention @uobgroup, and include the hashtag #UnitedasOneRedDot (“IG Post”);
  - ii. post the IG Post between 15 July 2025 and 10 August 2025 (“Eligible Period”); and
  - iii. either set the IG Post to public visibility, or if your profile is private, send us a screenshot of your IG Post via direct message,(collectively “Eligible Entry”).

- b. There is no limit to the number of posts each participant may submit.



Singapore Australia Brunei Canada China France Hong Kong India Indonesia Japan  
Malaysia Myanmar Philippines South Korea Taiwan Thailand United Kingdom USA Vietnam

#### 4. Winner Selection Process

- a. Between 15 July 2025 and 27 July 2025, one hundred and fifty (150) winners will be selected each week during the IG Contest Period. Winners will receive a notification from UOBGroup's official Instagram page on Tuesdays (22 July and 29 July 2025)
- b. Between 28 July 2025 and 10 August 2025, one hundred (100) winners will be selected each week during the IG Contest Period. Winners will receive a notification from UOBGroup's official Instagram page on Tuesdays (5 August and 12 August 2025).
- c. Winners will be chosen at random from all Eligible Entries.
- d. UOB's determination of the winners shall be final, conclusive and binding. No correspondence, appeals, or claims will be entertained. UOB reserves the right to disqualify or replace any winner who is subsequently found to be ineligible or in breach of any of the terms and conditions.

#### 5. Prizes

- a. Between 15 July 2025 and 27 July 2025, each winner shall be entitled to one (1) S\$10 Grab e-voucher ("Prize").
- b. Between 28 July 2025 and 10 August 2025, each winner shall be entitled to one (1) S\$20 Grab e-voucher ("Prize").
- c. The Prize is neither transferable nor exchangeable for cash or otherwise.
- d. All Prizes shall be redeemed by the winners within six (6) months from the date of issuance.
- e. Any Prizes not redeemed by the deadline shall be forfeited, and no claims whatsoever for payment or compensation shall be entertained.



## 6. Further Terms and Conditions

- a. By participating in the IG Photo Contest, the Participants are deemed to have consented to and authorized UOB:
  - i. to disclose their personal data (including but not limited to their name and/or contact details) to third party service providers for the purposes of organizing, processing, and/or administering the IG Photo Contest (including the selection of winners and the contacting of the winners); and/or
  - ii. to disclose and/or repost the participants' Instagram handle, photograph, and/or IG Post for publicity and/or commercial purposes, including on UOB's social media channels and marketing materials, without any payment or compensation.
- b. Participants also agree that any personal data provided may be used by UOB for future marketing purposes, in accordance with UOB's Privacy Notice, which can be accessed at <https://www.uobgroup.com/assets/web-resources/uobgroup/pdf/privacy/uob-privacy-individual.pdf>.
- c. UOB reserves the right to cancel, withdraw, suspend, extend or terminate the IG Photo Contest prior to the expiry of the IG Contest Period, wholly or in part, at any time, without prior notice.
- d. Notwithstanding anything in these Terms and Conditions, UOB reserves the right at any time in its absolute discretion to determine and/or amend, by addition to, subtraction from or variation of, these Terms and Conditions without prior notification, including but not limited to the eligibility terms and criteria, the selection of winners, and the timing of any act to be done, and all participants shall be bound by these amendments.
- e. For the avoidance of doubt, to the fullest extent allowed under applicable laws, nothing herein shall entitle the participants to any claim or compensation against UOB and UOB shall not be responsible for any and all losses or damages suffered or incurred by the participants, whether as a direct or indirect result of the IG Photo Contest and/or redemption or use of the Prize.
- f. These Terms and Conditions shall be governed by the laws of Singapore, and all participants shall be deemed to have agreed to submit to the non-exclusive jurisdiction of the Singapore Courts.

