



Terms and Conditions governing the United Overseas Bank Limited (“UOB”) UOB Ticket Giveaway Instagram Contest for Laufey: A Matter of Time Tour in Singapore 2026 (the “Terms and Conditions”)

1. The UOB Ticket Giveaway Instagram Contest for Laufey: A Matter of Time Tour in Singapore 2026 (the “**Contest**”) will commence on Monday, 20 April 2026, at 12:00PM (GMT+8) and conclude on Sunday, 26 April 2026, at 11:59PM (GMT+8) (both dates inclusive) (the “**Contest Period**”) 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 public Instagram account;
 - (b) you must like this post and follow UOB on Instagram at @uobgroup;
 - (c) in the comments section of the relevant UOB Instagram post, you must answer the question: “Finish this sentence: Listening to Laufey feels like _____” (the “**IG Feed Post**”)
 - (d) you must be an existing holder of a UOB Debit or Credit Card issued in Singapore;
 - (e) you must be Singapore Citizen or Singapore Permanent Resident residing in Singapore; and
 - (f) 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 IG Feed 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 Period, 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 Instagram posts are posted promptly on the official UOB Group Instagram account page before the expiry of the Contest Period;
 - (b) for any failure, technical error or delay in the transmission of your Instagram posts to UOB for any reason whatsoever before the expiry of the Contest Period;
 - (c) for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Instagram posts; 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 the 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 without notice to the Participant if:
- (a) he/she is found to have submitted an inaccurate or incomplete Instagram posts 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;
 - (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 two most creative IG Feed Posts determined by UOB will be considered the “**Winners**” of this Contest.
8. The Winners shall be eligible to receive a pair of CAT 3 tickets (worth S\$436) to Laufey: A Matter of Time Tour in Singapore (the “**Prize**”).
9. Each Winner will be contacted by UOB via Instagram direct message by 4 May 2026 (the “**Winners’ Notification**”).
10. All Winners are required to provide UOB with the following information by sending via direct message by 7 May 2026 as may be stated in the Winners’ Notification (the “**Information Request Message**”): full name, email address, 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. The prize collection details will be sent to the Winners by 12 May 2026.
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.
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, to determine who the Winner is, whether your Entry qualifies for this 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 Instagram posts.
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, 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 consents 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 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 the applicable guidelines and rules;
 - (c) agree that you are solely responsible for any content posted on any Third Party Service provider and the consequences arising out of such posting of content;
 - (d) agrees to co-operate and participate in any advertising, promotional and publicity and/or commercial activities organized by UOB in relation to the Contest;
 - (c) consents and authorizes 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 to assign to UOB or its nominees the non-exclusive rights that the participants are granting to use the 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 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 the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Contest, the Terms 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 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.
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

April 2026