

THE TRAVEL INSIDER

Social Media Terms of Use

Terms of Use of United Overseas Bank Limited ("UOB") Social Media Channels

Access to UOB's Social Media Channels is subject to the terms of use herein, our Legal Notices (please access and read the same [here](#)); and our Privacy and Security Terms (please access and read the same [here](#)) (collectively the "Terms"). **Please read these terms carefully. By accessing these channels, you agree to be bound by the Terms, and of any applicable terms imposed by accessing the respective social media channel(s). If you do not accept any of the Terms, please discontinue your access immediately.**

These Terms are subject to change and may be modified, deleted or replaced from time to time at our sole and absolute discretion. If you do not accept the change or addition to these Terms, you must stop accessing and/or using these channels. If you continue to access and/or use them after the change or addition takes effect, you are deemed to have accepted the change or addition without reservation.

1. You should never disclose any of your account, financial, and/or personal sensitive information through these channels. UOB will never ask for your account information, identification card or passport number or any other personal details from you through these channels. In the event UOB requests for your contact details, please send it to us using only the private messaging feature(s) (if any) available on these channels.
2. All your activity, submissions, postings or transmissions on these social media channels will be subject to the respective channel's own terms of use, disclosures, data use and privacy. UOB will not be responsible for all actions, omissions, terms of use, privacy and security of these channels.
3. All trademarks, registered trademarks, product names and company names or logos mentioned are the property of their respective owners. Reference to any products, services, processes or other information, by trade name, trademark, manufacturer, supplier or otherwise does not constitute or imply endorsement, sponsorship or recommendation thereof by UOB. You shall have no right or licence to download, reproduce or use any such trademarks or service marks whether as a link to any website or otherwise, except with the prior written approval of UOB or third party proprietors (as the case may be).
4. The contents of these channels, including but not limited to services, products, information, data, text, graphics, audio, video, links or other items are provided 'AS IS', and 'AS AVAILABLE'. UOB does not warrant the truth, accuracy, adequacy, completeness or reasonableness of such contents and expressly disclaims liability for any and all errors or omissions whatsoever. No warranty of any kind, implied, express or statutory, including but not limited to any warranty of title, non-infringement of third party rights, merchantability, satisfactory quality, fitness for a particular purpose and

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freedom from computer virus or other contaminants or other malicious, destructive or corrupting code, agent programme or macros (collectively, the 'Virus'), is given in conjunction with these channels, or its contents, including any links to third party websites.

5. Under no circumstances will UOB be liable in any way for any text, images (including but not limited to all of its contents) (collectively, the "Content") including (without limitation) any errors or omissions in any Content, or for any loss or damage of any kind incurred as a result of your use of these channels, any Content and any opinions, statements, and viewpoints expressed by community participants.
6. When you post content to our social media channels, you are giving us a non-exclusive, irrevocable right to reproduce your posts (including any images, sound recordings or other content you supply with that post), together with your name and profile picture (if applicable) for attribution purposes, in any medium, anywhere in the world, for our own business purposes, including for advertising and promotional purposes.
7. UOB reserves the right to modify the content, features and functionality of these channels, to shut them down, and to limit or deny access to all or part of these channels at any time, for any reason, without prior notice, and will not be liable in any way to you, your company or any third party for any possible loss, liability or consequences of such actions.
8. UOB will be entitled to use, make or reproduce, disclose, distribute, perform publicly, create derivative works of, and reduce to practice any content submitted to us, for any purposes whatsoever, without restriction and without any compensation to you. UOB is not and shall not be subject to any obligations or confidentiality regarding the content, except where required by law. UOB is under no obligation to use or post any content submitted and UOB may remove any content at any time in its sole discretion.
9. UOB collects, uses and discloses personal data that you submit through private messages for the purposes of customer verification, responding to your feedback, queries and/or requests, complaint and dispute handling, fraud prevention and detection, meeting legal, regulatory or compliance requirements, data analytics, training, developing and improving our products and services, and other purposes related to managing our relationship with you. Where you provide information (including personal data) relating to another person, you warrant and represent to us that you have obtained that person's consent for the collection, use and disclosure of his/her information as set out in these Terms.
10. All user content, whether publicly posted or privately transmitted, is the sole responsibility of the person from whom such content originates from. You will be solely and entirely responsible for any and all content that you upload, post, share or otherwise displayed via these channels. Under no circumstances will UOB be liable in

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any way for user content including, but not limited to, liability for any errors or omissions in any user content or for any loss or damage of any kind incurred as a result of the use of any user content posted, emailed or otherwise transmitted via these channels. You should exercise discretion before relying on information in user content as such user content may contain false or otherwise misleading information. To the extent that you use or rely on information posted within these channels, you do so solely at your own risk.

11. When posting or submitting content, you represent and warrant that you own or otherwise control any and all of the rights to your submission including, but not limited to, all the rights necessary for you to post, submit or upload that said content. To the extent that the content submitted contains copyrighted or protected content, you warrant and represent that (i) you are the owner of such content or the owner has granted you permission to use such content consistent with the manner and purpose of your use; (b) you have the rights necessary to grant the licenses and sub-licenses described under these Terms of Use; and (c) each person who has been depicted in such content, if any, has provided consent to the use of the content as set forth under these Terms of Use. UOB reserves the right to request proof of ownership or permission and to refuse to post such content in its sole discretion and determination.
12. You agree that you will not use any part of UOB's Social Media Channels to:
 - i. upload or post any content that is unlawful, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libellous, fraudulent, hateful or racially, ethnically or otherwise objectionable;
 - ii. upload or post any unsolicited or unauthorised advertising, promotional materials, 'junk mail', 'spam', 'chain letters' or any other form of solicitation;
 - iii. upload or post any content that contains computer viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software, hardware or telecommunications equipment;
 - iv. distribute, modify, copy, transmit, display, reuse, reproduce, publish, license, create derivative works from, transfer, sell or otherwise use Content without the written permission of the Content owner
13. UOB reserves the right to remove any post or content that is not relevant and/or breaches the aforesaid terms and/or which UOB in its own discretion otherwise deems inappropriate. UOB shall assume no responsibility or liability arising from any post or content containing prohibited or objectionable content stated above. You agree to indemnify, hold harmless and defend UOB in respect of all damages, costs and expenses, including all legal costs incurred on an indemnity basis, arising out of or as a result of any breach of these Terms and Conditions or otherwise in connection with your use of these channels and Content.

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14. UOB reserves the right to permanently block or ban individuals or groups from participating on our social media channels for any violation of the Terms or for posting any content which UOB in its own discretion determines is inappropriate.
15. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and parties submit to the non-exclusive jurisdiction of the Singapore Courts.