

**UOB Business Banking Business Property Loan Online Promotion  
Terms and Conditions**

**1. ELIGIBILITY FOR PROMOTION**

1.1 This “*UOB Business Property Loan Online Promotion Offer*” (“**Promotion**”) is available to all non-individual customers of United Overseas Bank Limited (“**UOB**”) who is applying for a new Business Property Loan (“**BPL**”) from the Business Banking Segment of UOB (“**Customer(s)**”).

1.2 Without limiting the generality of the above, the following persons shall NOT be eligible for the Promotion:-

- (a) directors or employees/staff of UOB or any of UOB’s subsidiaries during the Promotion Period and their immediate family members;
- (b) 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;
- (c) persons whose UOB accounts is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime and for any reason whatsoever;
- (d) persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity;
- (e) persons who face legal proceedings of any nature or have any legal proceedings of any nature threatened against them; and
- (f) persons who UOB may decide to exclude at its discretion without notice and without furnishing any reason, at any time

1.3 Notwithstanding anything herein to the contrary, UOB has the absolute discretion at any time and without having to give any reason, to determine the eligibility of the Customer(s) to participate in the Promotion.

1.4 By participating in the Promotion, the Customer(s) agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.

**2. PROMOTION PERIOD**

2.1 The Promotion Period shall commence from 1<sup>st</sup> Sept 2016 to 31<sup>st</sup> December 2016 (both dates inclusive).

**3. THE PROMOTION**

3.1. Under the Promotion, each Customer(s) who performs all of the following during the Promotion Period:-

(i) has successfully completed the “*call back*” form that is available on the Promotion online microsite (available at <http://www.propertyguru.com.sg/bank/UOB-business-property-loan-customer-online-promotion>) to indicate the Customer(s)’ interest in a call back from the Bank in connection with the BPL and /or the Promotion (“**Call Back Form**”); **AND**

(ii) thereafter, has successfully applied for the BPL referred to under Paragraph 1 above,

shall be entitled to the following benefits (“**Benefits**”) in connection with that BPL:-

(a) a promotional interest rate on the BPL and which said promotional interest rate shall be communicated to that Customer(s) by an assigned UOB banker ;

(b) that Customer(s) is permitted to make a one-time only request during the lock-in period of the BPL for a repricing of the interest rates payable on the BPL (“**Request**”); **AND**

(c) that Customer is entitled to a waiver of the Conversion Fee payable in connection with the Request.

3.2 The following terms when used in the Promotion have the following meanings:-

(i) “**Conversion**” *fee*” refers to the one-time fee payable to UOB for every repricing request approved for a loan account.

#### **4. GENERAL TERMS AND CONDITIONS**

4.1 None of the Benefits is transferrable or exchangeable for cash, credit, products or privileges or other kind in full or in part and is not refundable or replaceable. UOB reserves the right to revise any of the Benefits with another item of similar value or amend the value of any of the Benefits without giving any reason or prior notice or assuming any liability to any person.

4.2 Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding anything to the contrary, UOB may, at its discretion, change or add to any of these terms and conditions of the Promotion in connection with the Promotion set out herein including, but not limited to, changing the Promotion Period, the type of Benefits offered or withdrawing the Promotion, at any time without giving any reason, prior notice or being liable to any person. UOB’s determination of all matters in connection with the Promotion and the Benefits shall be final, binding and conclusive. UOB is not obliged to give any reason or prior notice on any matter concerning the Promotion or any of the Benefits. No appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive any of the Benefits.

4.3 UOB will not be liable or responsible for any failure or delay in the transmission or receipt of the Call Back Form submitted pursuant to Paragraph 3.1 above or for any breakdown or malfunction in any computer system or equipment. No payment or compensation whether in cash, credit or kind shall be made arising from any of the above scenarios. Any Benefit which is not utilised within the applicable time frames is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made if any of the Benefits (or any part therefrom) is not utilised or which has expired. UOB shall not be held liable of responsible for any loss, injury, damage or harm suffered as a result of or in connection with the use of any of the Benefits or arising from or in connection with the Promotion.

- 4.4 All the prevailing terms and conditions governing each of the Accounts respectively together with the prevailing terms and conditions governing the BPL granted to each Customer(s) shall apply (collectively the “**Terms**”) to that Customer(s) and are to be read together with these terms and conditions relating to the Promotion set out herein. Refer to uob.com.sg and the applicable facility letter granted to that Customer(s) for the full Terms. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion and any of the Terms, the terms and conditions of the Promotion shall prevail only to the extent of matters relating to the above Promotion. In the event of any conflict or inconsistency between the terms and conditions relating to the Promotion as set out herein and any terms set out in any marketing material prepared for the Promotion, the terms and conditions of the Promotion set out herein shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 4.5 UOB’s determination of all matters in connection with the Promotion are at its discretion and shall be final, conclusive and binding on all parties. UOB is not obliged to give any reason or prior notice on any matter relating to the Promotion or to enter into any correspondence with any persons. No communication, payments, correspondences, claims and/or appeals will be entertained. UOB has the right and discretion to determine whether the Customer(s) has met all the requirements of the Promotion (including, but not limited to, to receive any or all of the Benefits).
- 4.6 The Promotion is not valid with other promotions or offers.
- 4.7 (a) By participating in the Promotion, each Customer(s) agrees to be bound by the rules, regulations and decisions of UOB, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.
- (b) By participating in the Promotion, each Customer(s) is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of each Customer(s), the verifying identity of the each Customer(s) at the time of utilization or awarding of the Benefits, conducting the Promotion, announcing/publicity of each Customer(s) (including having the each Customer(s) photo taken/published), contacting each Customer(s) regarding the foregoing, and all purposes and promotions incidental to the Promotion.
- (c) Without prejudice to the other terms and conditions of the Promotion, each Customer(s) expressly and irrevocably permit and authorise UOB to disclose, reveal and divulge information regarding each Customer(s)’ information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting the Promotion and the provision of the Benefits) as UOB deems fit at its discretion in connection with the Promotion.
- 4.8 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 (Cap. 53B Singapore) to enforce or enjoy the benefit of any term of such agreement.
- 4.9 These terms and conditions are governed by Singapore laws and all parties participating in the Promotion agree to submit to the exclusive jurisdiction of the Singapore Courts.
- 4.10 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.