



**Usher in Prosperity and
Abundance this Lunar New Year
with up to **68%** cashback**



UOB CashPlus is rewarding you with up to **68% cashback.**

From now till 25 February 2016 enjoy a monthly cashback on your incremental overdraft interest based on the following spend on UOB CashPlus. **Simply SMS 68 to NRIC to 77862 now.**

Minimum spend amount	Cashback
S\$988 - S\$2,887	38%
S\$2,888 and above	68%

It is easy to enjoy greater savings with UOB CashPlus.

Statement Month	Dec 2015	Jan 2016	Feb 2016
New spend amount	—	S\$988	S\$2,888
Interest Charged	S\$38	S\$98	S\$208
Cashback tier	—	38%	68%
Cashback amount	—	S\$22	S\$116
Total Cashback received	S\$138		

Table is for illustration purposes only.

How to access Cash from your UOB CashPlus?



UOB CashPlus cheque book

UOB CashPlus cheque books are complimentary. We will automatically mail you a new cheque book when you have used up to the last ten cheques.



UOB CashPlus ATM Card

Withdraw cash at your convenience at any UOB ATM islandwide or at over 1.4 million VISA PLUS ATMs worldwide.



UOB Personal Internet Banking

Pay bills and make funds transfers whenever and wherever with online banking. To get started, you can access UOB Personal Internet Banking with your username and password, which you will receive in a separate mailer.

Log on to uob.com.sg to view a demonstration.

Enjoy some of these services with UOB Personal Internet Banking:

- Account Summaries
- Bill Payments
- FAST (Fast and Secure Transfer)
- Funds transfers
- Giro arrangements
- Personal Loan
- Scheduled payments

Terms and Conditions Governing the "UOB CashPlus Cashback" Promotion (January 2016 to February 2016)

1. DEFINITIONS

"Account" means the UOB CashPlus account which is valid, subsisting and in good standing at all times as determined by UOB at its absolute discretion; and which has been successfully registered for the Promotion in accordance with clause 2.

"Account Holder" means any person who opens an Account with UOB in his/her own name.

"Incremental Interest Amount" means the interest amount calculated in accordance with clause 3.2 below.

"Monthly Interest" means the interest charged on an Account for each month and as reflected in the Account monthly statement issued by UOB.

"Promotional Period" means period from 9 January 2016 to 25 February 2016.

"UOB" means United Overseas Bank Limited.

2. REGISTRATION VIA SMS

- The Account must be:
 - valid, subsisting and in good standing at all times as determined by UOB at its absolute discretion; and
 - successfully registered by the said account holder to participate in the Promotion via Electronic Short Message Service (SMS), by keying in "<68> space <NRIC of the account holder>" and sending it to 77862, to be eligible to participate in this Promotion.
- UOB must have received the said SMS during the Promotional Period.
- For the avoidance of doubt, each Account is entitled to be registered only once to participate in the Promotion.
- All registrations in respect of the Promotion must be done via SMS by the Account Holder. Only SMSes received by UOB will be considered for the Promotion. Any incomplete or inaccurate SMS registration will not be considered and consequently be disqualified.
- Registrations submitted in a form differing from that set out by UOB will be automatically disqualified.

3. ELIGIBILITY

- To be eligible for the Cashback, the Account must have incurred an Incremental Interest Amount. ("Eligible Account")
- The **Incremental Interest Amount** is calculated on a monthly basis as follows:
Incremental Interest Amount =
(Interest for January statement - Interest for
December 2015 Statement) +
(Interest for February 2016 statement - interest for
December 2015 statement)
- For the avoidance of doubt, the Monthly Interest and/or Incremental Interest Amount:
 - shall not include fees or charges which may be imposed by UOB on the Account; and
 - shall only be computed on the basis of the prevailing interest rates of 19.8%p.a. or 22.8% p.a. for the Account
- Each Eligible Account shall be eligible to receive a cashback ("Cashback") which is calculated according to the respective spending tiers for each statement period.

Minimum spend	Cashback
S\$988 - S\$2,887	38%
S\$2,888 and above	68%

The Cashback amount will apply on the Incremental Interest Amount incurred by the said Eligible Account and shall be rounded down to the nearest cent and is always limited to S\$150.

- The Cashback shall be credited in the Eligible Account by 30 April 2016.
- If any Account Holder is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the Cashback and award or dispose of it in such manner and to such persons

as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB for the forfeited/reclaimed Cashback. Where the Cashback was awarded to / redeemed by an Account Holder who was subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB shall be entitled to claim from the Account Holder a reimbursement for the value of the Cashback.

4. GENERAL

- Participation in the Promotion is subject to the Terms and Conditions and the participants are deemed to have accepted the Terms and Conditions when they participate in the Promotion. Notwithstanding anything herein to the contrary, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Account or Account Holder for the Promotion and shall not be obliged to give any reason therefor and shall not be obliged to make any payment or compensation whatsoever.
- UOB shall not be responsible for:
 - for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which may be engaged for the Promotion which may result in the SMS not being received by UOB and therefore the Account Holder and the respective Account being omitted from participating in the Promotion;
 - failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which may be engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB; and/or
 - for any loss to or expenses of any Account Holder or any other person in connection with the Promotion, howsoever arising
- UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete any of the Terms and Conditions herein (including but not limited to the Promotional Period, calculation of the Incremental Interest Amount, the monthly average debit balance, the Minimum Spend, all other eligibility terms and criteria, and the timing of any act to be done) without giving any reason, prior notice and/or without assuming any liability to any person.
- UOB's decision on all matters relating to the Promotion is at its discretion and shall be final, conclusive and binding on all participants of this Promotion. UOB shall not be obliged to give any reason or enter into any correspondence with any participant of this Promotion or any persons on any matter concerning the Promotion and no appeal, correspondence or demands or claims will be entertained.
- The prevailing terms and conditions governing the Account ("Standard Terms") shall continue to be binding on all Account Holders and Accounts. Please visit uob.com.sg for the Standard Terms. The Terms and Conditions herein shall prevail in the event of any inconsistency between: (i) any advertising, promotional, publicity or other materials relating to the privileges and/or benefits stated herein; and/or (ii) the Standard Terms.
- All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
- The Promotion, these Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of Singapore, and all participants of this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 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) to enforce any terms of such agreement.