

**Terms and Conditions
UOB Year End Savings Promotion (1 October to 31 December 2021)**

1. Definition

- 1.1 **“Account”** means a UOB One Account, UOB Stash Account, UOB Lady's Savings Account, KrisFlyer UOB Account, UOB Uniplus Account and/or UOB Passbook Savings Account which is in good standing at all times as determined by the Bank at its sole discretion.
- 1.2 **“Accountholder”** means
- (i) an individual who successfully opens a New Account online as a primary holder of an Account during the Qualifying Period (**“New Accountholder”**); or
 - (ii) an individual who is an existing primary holder of an Account during the Promotion Period and is not a New Accountholder (**“Existing Accountholder”**).
- 1.3 **“Bank”** or **“UOB”** means United Overseas Bank Limited and includes its successors or assigns.
- 1.4 **“Incremental Fresh Funds”** means funds in the amount of **S\$5,000 or S\$100,000:**
- (i) in the form of non-UOB cheques or non-UOB cashier's order;
 - (ii) that are not transferred from any existing UOB current/savings or fixed deposit account;
 - (iii) that are not withdrawn from any existing UOB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account indicated in the Participation Form (as defined below) at any time during the Promotion Period.

For existing Accountholder who participated with either a New Account or an existing Account, the Incremental Fresh Funds must result in a corresponding increment in the Account's day-end balance throughout the Promotion and/or Earmark Period as compared to the Account's Monthly Average Balance as at 30 September 2021 and when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 30 September 2021.

- 1.5 **“Monthly Average Balance”** or **“MAB”** refers to the sum of each day-end Account balance in a particular calendar month, divided by the number of calendar days in that month. In respect of Accounts which are newly opened during the Promotion Period, the MAB as at 30 September 2021 shall be zero.
- 1.6 **“New Account”** means a new UOB One Account, UOB Stash Account, UOB Lady's Savings Account, KrisFlyer UOB Account and/or UOB Uniplus Account, which is opened by any individual who has submitted an application as a primary accountholder during the Promotion Period via any one of the Permitted Channels but shall exclude the following:-
- (i) any individual who is an existing holder of the same Account; and
 - (ii) accounts not opened via the Permitted Channels

The New Accountholder will be issued with an account number for your New Account during the Promotion Period.

For the avoidance of doubt, any individual who opens a New Account via any channel other than a Permitted Channel shall not be eligible to participate in this Promotion. All applications are subject to approval which will be determined by UOB in its absolute discretion.

- 1.7 **“Participant”** means the primary account holder of an Account who signs up to participate in this Promotion during the Promotion Period in accordance with Clause 2.1 of these Terms and Conditions.
- 1.8 **“Permitted Channel”** means an application for a New Account:
- (i) through any online account opening channel via www.uob.com.sg (excluding any application triggered or assisted by UOB staff or agents);
 - (ii) by logging onto the individual’s UOB Personal Internet Banking; or
 - (iii) through such other application channels or methods as UOB may determine or designate in its sole discretion.
- 1.9 **“Promotion”** means the UOB Year End Savings Promotion (1 October to 31 December 2021).
- 1.10 **“Promotion Period”** means the period from 1 October 2021 to 31 December 2021, both dates inclusive.
- 1.11 **“Rewards”** refers to the rewards A, B or C corresponding to criteria as set out in Clause 2.2 and 2.3 of these Terms and Conditions.
- 1.12 **“Qualifying Period”** refers to the eligible period for Participation Form Submission and/or Incremental Fresh Fund deposit date. For the avoidance of doubt, a new Participation Form will have to be submitted to participate in each Qualifying Period. Qualifying Period 1 shall be from 1 October 2021 to 31 October 2021. Qualifying Period 2 shall be from 1 November 2021 to 30 November 2021. Qualifying Period 3 shall be from 1 December 2021 to 31 December 2021.
- 1.13 **“Terms and Conditions”** means these terms and conditions governing the Promotion, as may be amended from time to time.

Promotion

- 2.1 All New and Existing Accountholders shall be eligible to receive the corresponding Reward if:-
- (i) (For New Accountholders) You apply and receive approval for your New Account within a Qualifying Period;
 - (ii) You deposit the respective Incremental Fresh Funds Amount into your Account via any one of the following channels during the Qualifying Period
 - a. via *“FAST”* from any financial institution in Singapore that offers *“FAST”* services;
 - b. UOB Cash Deposit Machine;
 - c. UOB Quick Cheque Deposit Boxes;
 - d. over-the-counter at any one of the branches of the Bank; and/or
 - e. any other channels permitted by the Bank; and
 - (iii) register your interest by completing the Online Participation Form (*“Participation Form”*) available at uob.com.sg/sfregister within the respective deadline for (for New Accountholders) the same Qualifying Period as the approval date for the New Account OR (for Existing Accountholders) the same Qualifying Period as your deposit of Incremental Fresh Funds as indicated in the table below:

Qualifying Period	Deadline for Submission of Participation Form	Incremental Fresh Funds must be Deposited by and maintained till	For New Accountholders, Approval Date for New Account
1	15 November 2021	15 November 2021	From 1 October 2021 to 31 October 2021
2	15 December 2021	15 December 2021	From 1 November 2021 to 30 November 2021
3	15 January 2022	15 January 2022	From 1 December 2021 to 31 December 2021

- 2.2 New Accountholders who fulfil all the conditions set out in Clause 2.1 above shall receive either Reward A or B depending on the Incremental Fresh Funds Amount indicated on the participation form and deposited into the New Account:

Reward	Reward Amount	Incremental Fresh Funds Amount	Remarks
A	\$50	\$5,000	No earmarking required
B	\$150	\$100,000	Earmark Period applies

- 2.3 Existing Accountholders who fulfil all the conditions set out in Clause 2.1 above shall receive Reward C:

Reward	Reward Amount	Incremental Fresh Funds Amount	Earmark Period
C	\$100	\$100,000	Earmark Period applies

- 2.4 The Reward will be credited directly into your Account by the dates stipulated in the table below. For Rewards B and C, \$100,000 will be earmarked until the end date in accordance with the timeline set out below (or such other dates as UOB may determine in its sole discretion)(“**Earmark Period**”). “**Earmarked**” means that the amount deposited will not be reflected in Account statements and cannot be withdrawn.

Reward	Qualifying Period:	Reward will be credited by	Earmark end date
Reward A	1	31 December 2021	No earmark required but the Incremental Fresh Funds must be deposited into the Account and maintained till the end of the Qualifying Period.
	2	31 January 2022	
	3	28 February 2022	
Reward B and Reward C	1	31 December 2021	16 February 2022
	2	31 January 2022	16 March 2022
	3	28 February 2022	15 April 2022

- 2.5 Participants who choose to participate and fulfill the conditions spelled out during the Surprise Gift week will be entitled to additional Surprise Gift in accordance with the Surprise Gift Terms & Conditions.

- 2.6 For the purposes of this Promotion, the Incremental Fresh Funds amount cannot be accumulated across multiple Accounts held by the same Accountholder or across Qualifying Periods.

3 Participants with multiple Accounts

- 3.1 For Accountholders who have submitted more than one Participation Form during the Promotion Period under this Promotion, UOB will use the last Participation Form submitted within the earliest Qualifying Period (or any Account which UOB determine at its sole discretion) to determine the eligibility of the Account Holder and to earmark the Fresh Funds deposited.

4 Reward

- 4.1 You are only entitled to receive a maximum of one Reward under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period or the Fresh Funds Deposit amount placed into any or all of the New Accounts during the Promotion Period.
- 4.2 To be eligible for the Reward, the Account must be in good standing at all times as determined by the Bank at its absolute discretion.
- 4.3 The Reward is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 4.4 The Bank reserves the right to substitute the Reward with any item of equivalent or similar value or to vary the value of the Reward, without prior notice or reason or being liable to any person.
- 4.5 The Reward is awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of the Reward.

5 Withdrawals / Closure of Account

- 5.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 5.2 If the earmarked amount is withdrawn within the earmark period and/or Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Reward or charge to and debit an amount equal to the value of the Reward 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 Reward through such means as UOB may determine in its sole discretion.

6 General

- 6.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your Account or otherwise.
- 6.2 The following persons shall not be eligible to participate in the Promotion:
- (i) any individual who is an existing secondary holder of an Account or who has successfully opened an Account as a secondary holder of an Account during the Promotion Period;
 - (ii) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (iii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;

- (iv) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (v) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 6.3 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 Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.
- 6.4 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 6.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Reward, UOB may in its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the value of the Reward 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 Reward through such means as UOB may determine in its sole discretion.
- 6.6 By participating in this Promotion, you are deemed to have agreed to these Terms and Conditions.
- 6.7 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 6.8 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 6.9 Save for the UOB Lady's Grand Lucky Draw Promotion (1 October 2021 to 31 December 2021) and unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions including but not limited to the UOB Online Account Opening S\$30 Shopee Voucher Promotion (1 October to 31 October 2021).
- 6.10 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 6.11 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 6.12 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

6.13 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Terms and Conditions
UOB Year End Savings Surprise Gift (11 October to 17 October 2021)

1. Existing Promotion

- 1.1 This Terms and Conditions for the Promotion (as defined below) shall be read in conjunction with the existing terms and conditions governing the **UOB Year End Savings Promotion (1 October to 31 December 2021)** (“**Existing Promotion**”)(“**Existing Promotion Terms**”)
- 1.2 Unless otherwise defined in this Terms & Conditions, all capitalised terms and definitions used in this Terms & Conditions shall have the same meaning as defined in the Existing Promotion Terms.

2 Promotion

- 2.1 This **UOB Year End Savings Surprise Gift (11 October to 17 October 2021)** (“**Promotion**”) is only valid from 11 October 2021 to 17 October 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).

- 2.2 To participate in this Promotion, you must satisfy all of the following conditions:

- (i) you must submit an application for a new Account (“**New Account**”) as the primary accountholder of that New Account during the Promotion Period via any one of the Permitted Channels (the “**Application**”);
- (ii) you must not have held and/or closed a UOB current account or savings account in the 12-month period prior to the commencement of the Promotion Period; and
- (iii) your Application must be approved and you must be issued with an account number for your New Account by 31 October 2021.
- (iv) you deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (“**Fresh Funds Deposit**”) via any one of the following channels by 15 November 2021:
 - (A) via “**FAST**” from any financial institution in Singapore that offers “**FAST**” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of the Bank; and/or
 - (E) any other channels permitted by the Bank.
- (v) you must maintain and not withdraw such Fresh Funds Deposit in your New Account from the date of your Fresh Funds Deposit to 15 November 2021, both dates inclusive.
- (vi) register your interest by completing the Online Participation Form (“**Participation Form**”) available at uob.com.sg/sfregister by 15 November 2021.

- 2.3 For the avoidance of doubt, if you submit an application to open a New Account via any channel other than a Permitted Channel, you shall not be eligible to participate in this Promotion.

- 2.4 All Applications are subject to approval which will be determined by UOB in its absolute discretion.

3 Surprise Gift

- 3.1 If you satisfy all the requirements of this Promotion, you shall be eligible to receive additional one-time S\$30 cash credit (the “**Surprise Gift**”) which will be credited directly into the New Account.
- 3.2 If you are eligible to receive the Surprise Gift, the Surprise Gift will be credited in your New Account by 31 December 2021 (or such other date as UOB may determine in its sole discretion). You will be sent

a credit advice notifying you of the crediting of the Surprise Gift to your mailing address based on the Bank's records.

- 3.3 You are only eligible to receive one (1) Surprise Gift under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period.
- 3.4 To be eligible for the Surprise Gift, your New Account must be in good standing at all times as determined by the Bank at its absolute discretion. If your New Account is closed before the crediting of the Surprise Gift, the Surprise Gift shall be forfeited.
- 3.5 The Surprise Gift is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 3.6 The Bank reserves the right to substitute the Surprise Gift with any item of equivalent or similar value or to vary the value of the Surprise Gift, without prior notice or reason or being liable to any person.
- 3.7 The Surprise Gift is awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of the Surprise Gift.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 4.2 If the New Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift 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 Surprise Gift through such means as UOB may determine in its sole discretion.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your New Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
 - (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.

- 5.4 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Surprise Gift, UOB may in its sole discretion forfeit the Surprise Gift, reclaim the Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift 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 Surprise Gift through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.7 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions save for the Existing Promotion.
- 5.9 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 5.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.

Terms and Conditions
UOB Year End Savings Surprise Gift (8 November to 10 November 2021)

1. Existing Promotion

- 1.1 This Terms and Conditions for the Promotion (as defined below) shall be read in conjunction with the existing terms and conditions governing the **UOB Year End Savings Promotion (1 October to 31 December 2021)** (“Existing Promotion”)(“Existing Promotion Terms”)
- 1.2 Unless otherwise defined in this Terms & Conditions, all capitalised terms and definitions used in this Terms & Conditions shall have the same meaning as defined in the Existing Promotion Terms.

2 Promotion

- 2.1 This **UOB Year End Savings Surprise Gift (8 November to 10 November 2021)** (“Promotion”) is only valid from 8 November 2021 to 10 November 2021, both dates inclusive (the “Promotion Period”). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “Terms and Conditions”).

- 2.2 If you are the first 400 Participants to fulfill all of the following conditions, you shall be eligible to receive a one-time S\$100 GrabPay Credit (the “Surprise Gift”):-:

- (i) you must submit an application for a new Account (“New Account”) as the primary accountholder of that New Account during the Promotion Period via any one of the Permitted Channels (the “Application”);
- (ii) your Application must be approved and you must be issued with an account number for your New Account by 30 November 2021.
- (iii) you deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (“Fresh Funds Deposit”) via any one of the following channels by 15 December 2021:
 - (A) via “FAST” from any financial institution in Singapore that offers “FAST” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of the Bank; and/or
 - (E) any other channels permitted by the Bank.
- (iv) you must maintain and not withdraw such Fresh Funds Deposit in your New Account from the date of your Fresh Funds Deposit to 15 December 2021, both dates inclusive.
- (v) register your interest by completing the Online Participation Form (“Participation Form”) available at uob.com.sg/sfregister by 15 December 2021.

- 2.3 If you are the first 150 Participants to fulfill all of the following conditions, you shall be eligible to receive a one-time S\$200 GrabPay Credit (the “Surprise Gift”):-:

- (i) you must submit an application for a new Account (“New Account”) as the primary accountholder of that New Account during the Promotion Period via any one of the Permitted Channels (the “Application”);
- (ii) your Application must be approved and you must be issued with an account number for your New Account by 30 November 2021.
- (iii) you deposit into your New Account a minimum amount of S\$100,000 in Fresh Funds (“Fresh Funds Deposit”) via any one of the following channels by 15 December 2021:
 - (A) via “FAST” from any financial institution in Singapore that offers “FAST” services;
 - (B) UOB Cash Deposit Machine;

- (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of the Bank; and/or
 - (E) any other channels permitted by the Bank.
- (iv) you shall not withdraw your Fresh Funds Deposit from your New Account from the date of such deposit or the date of your SMS Registration, whichever is later, to 16 March 2022 (both dates inclusive) (“Earmark Period”).
- (v) register your interest by completing the Online Participation Form (“Participation Form”) available at uob.com.sg/sfregister by 15 December 2021.
- 2.4 For existing UOB Deposit Customers, the Incremental Fresh Funds must result in a corresponding increment in the Account’s day-end balance throughout the Promotion and/or Earmark Period as compared to the Account’s Monthly Average Balance as at 30 September 2021 and when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 30 September 2021.
- 2.5 For the avoidance of doubt, if you submit an application to open a New Account via any channel other than a Permitted Channel, you shall not be eligible to participate in this Promotion.
- 2.6 All Applications are subject to approval which will be determined by UOB in its absolute discretion.
- 3 Surprise Gift**
- 3.1 If you satisfy all the requirements of this Promotion, you shall be eligible to receive a one-time Grab cash credit worth S\$100 or S\$200 (the “GrabPay Credit”). You will be notified by Grab via email with a code representing the GrabPay Credit based on your email address on the Bank’s records. The email notification will be sent to you by 28 February 2022 (or such other date as UOB or Grab may determine in its sole discretion).
- 3.2 You are only eligible to receive one (1) Surprise Gift under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period.
- 3.3 To be eligible for the Surprise Gift, your New Account must be in good standing at all times as determined by the Bank at its absolute discretion. If your New Account is closed before the crediting of the Surprise Gift, the Surprise Gift shall be forfeited.
- 3.4 The Surprise Gift is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 3.5 The Bank reserves the right to substitute the Surprise Gift with any item of equivalent or similar value or to vary the value of the Surprise Gift, without prior notice or reason or being liable to any person.
- 3.6 The Surprise Gift is awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of the Surprise Gift.
- 3.7 The Surprise Gift are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Rewards. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Rewards and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Surprise Gift. Any dispute regarding the Surprise Gift is to be resolved directly with the merchant and/or supplier of the Surprise Gift and UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Surprise Gift. For the purposes of this clause, “Surprise Gift” include any products and/or services provided by third party merchants in connection with the use and/or redemption of the Surprise Gift.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 4.2 If the New Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift 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 Surprise Gift through such means as UOB may determine in its sole discretion.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your New Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 5.4 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Surprise Gift, UOB may in its sole discretion forfeit the Surprise Gift, reclaim the Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift 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 Surprise Gift through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional,

publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.

- 5.7 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions save for the Existing Promotion.
- 5.9 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 5.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.

Terms and Conditions
UOB Year End Savings Surprise Gift (22 November to 24 November 2021)

1. Existing Promotion

- 1.1 This Terms and Conditions for the Promotion (as defined below) shall be read in conjunction with the existing terms and conditions governing the **UOB Year End Savings Promotion (1 October to 31 December 2021)** (“**Existing Promotion**”) (“**Existing Promotion Terms**”).
- 1.2 Unless otherwise defined in this Terms & Conditions, all capitalised terms and definitions used in this Terms & Conditions shall have the same meaning as defined in the Existing Promotion Terms.

2 Promotion

- 2.1 This **UOB Year End Savings Surprise Gift (22 November to 24 November 2021)** (“**Promotion**”) is only valid from 22 November 2021 to 24 November 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).

- 2.2 If you are the first 600 Participants to fulfill all of the following conditions, you shall be eligible to receive a one-time S\$100 cash credit (the “**Cash Credit Surprise Gift**”):

- (i) you must submit an application for a new Account (“**New Account**”) as the primary accountholder of that New Account during the Promotion Period via any one of the Permitted Channels (the “**Application**”);
- (ii) your Application must be approved and you must be issued with an account number for your New Account by 10 December 2021;
- (iii) you must deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (the “**Fresh Funds Deposit**”) via any one of the following channels by 15 December 2021:
 - (A) via “FAST” from any financial institution in Singapore that offers “FAST” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of UOB; and/or
 - (E) any other channels permitted by UOB.
- (iv) you must maintain and not withdraw such Fresh Funds Deposit in your New Account from the date of your Fresh Funds Deposit to 15 December 2021, both dates inclusive; and
- (v) you must register your interest by completing the Online Participation Form (the “**Participation Form**”) available at uob.com.sg/sfregister by 15 December 2021.

- 2.3 If you fulfill all of the conditions in Clause 2.2 above but not amongst the first 600 Participants to do so, you shall be eligible to receive a one-time S\$50 cash credit (the “**Cash Credit Surprise Gift**”).

- 2.4 If you are the first 50 Participants to fulfill all of the following conditions, you shall be eligible to receive Samsung Galaxy Z Flip3 5G (the “**Surprise Gift**”):

- (i) you must submit an application for a new Account (“**New Account**”) as the primary accountholder of that New Account during the Promotion Period via any one of the Permitted Channels (the “**Application**”);
- (ii) your Application must be approved and you must be issued with an account number for your New Account by 10 December 2021;

- (iii) you must deposit into your New Account a minimum amount of S\$200,000 in Fresh Funds (the “**Fresh Funds Deposit**”) via any one of the following channels by 15 December 2021:
 - (A) via “FAST” from any financial institution in Singapore that offers “FAST” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of UOB; and/or
 - (E) any other channels permitted by UOB.
 - (iv) you shall not withdraw your Fresh Funds Deposit from your New Account from the date of such deposit or the date of your SMS Registration, whichever is later, to 16 March 2022 (both dates inclusive) (the “**Earmark Period**”); and
 - (v) register your interest by completing the Online Participation Form (the “**Participation Form**”) available at uob.com.sg/sfregister by 15 December 2021.
- 2.5 If you fulfill all of the conditions in Clause 2.4 above but not amongst the first 50 Participants to do so, you shall be eligible to receive a one-time S\$200 cash credit (the “**Cash Credit Surprise Gift**”).
- 2.6 For existing UOB Deposit Customers, the Incremental Fresh Funds must result in a corresponding increment in the Account’s day-end balance throughout the Promotion and/or Earmark Period as compared to the Account’s Monthly Average Balance as at 30 September 2021 and when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 30 September 2021.
- 2.7 For the avoidance of doubt, if you submit an application to open a New Account via any channel other than a Permitted Channel, you shall not be eligible to participate in this Promotion.
- 2.8 All Applications are subject to approval which will be determined by UOB in its absolute discretion.
- ### 3 Surprise Gift and the Cash Credit Surprise Gift
- 3.1 If you satisfy all of the conditions in Clause 2.2, 2.3 or 2.5 above, you shall be eligible to receive the respective Cash Credit Surprise Gift which will be credited directly into your New Account by 31 January 2022 (or such other date as UOB may determine in its sole discretion).
- 3.2 You will receive a credit advice notifying you of the crediting of the Cash Credit Surprise Gift via SMS based on your Singapore mobile number in UOB’s records (or such other manner as UOB may determine in its sole discretion).
- 3.3 If you satisfy all of the conditions in Clause 2.4 above, you shall be eligible to receive the Surprise Gift which UOB will notify you by 31 January 2022 (or such other date as UOB may determine in its sole discretion) via SMS based on your Singapore mobile number in UOB’s records (or such other manner as UOB may determine in its sole discretion) (the “**Redemption Notice**”).
- 3.4 The Redemption Notice will set out details on the redemption of your Surprise Gift. UOB reserves the right to decline any redemption of the Surprise Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.
- 3.5 The Surprise Gift must be redeemed during the redemption period specified in the Redemption Notice. UOB will not extend the redemption period for any reason whatsoever.
- 3.6 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent to and/or received. You shall pay and be solely responsible for all fees and charges imposed by their service providers for the sending and/or receipt of any SMS in connection with the Promotion.

- 3.7 You are only eligible to receive one (1) Surprise Gift or Cash Credit Surprise Gift (as the case may be) under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period. For the avoidance of doubt, if you are eligible to receive the Surprise Gift, you will not be eligible to receive the Cash Credit Surprise Gift and *vice versa*.
- 3.8 To be eligible for the Surprise Gift or the Cash Credit Surprise Gift (as the case may be), your New Account must be in good standing at all times as determined by UOB at its absolute discretion. If your New Account delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the redemption of the Surprise Gift or the crediting of the Cash Credit Surprise Gift, the Surprise Gift or the Cash Credit Surprise Gift shall be forfeited (as the case may be).
- 3.9 The Surprise Gift and the Cash Credit Surprise Gift are not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise, in full or in part. No reservation, refund, exchange or request for expedited fulfilment of the Surprise Gift and the Cash Credit Surprise Gift are allowed.
- 3.10 UOB reserves the right to substitute the Surprise Gift or the Cash Credit Surprise Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 3.11 The Surprise Gift and the Cash Credit Surprise Gift are awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of the Surprise Gift and the Cash Credit Surprise Gift.
- 3.12 The Surprise Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Surprise Gift . Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Surprise Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Surprise Gift. Any dispute regarding the Surprise Gift is to be resolved directly with the merchant and/or supplier of the Surprise Gift and UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Surprise Gift. For the purposes of this clause, "Surprise Gift" include any products and/or services provided by third party merchants in connection with the redemption of the Surprise Gift.

4 Withdrawals / Closure of Account

- 4.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 4.2 If the New Account is closed within nine (9) months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Surprise Gift or Cash Credit Surprise Gift (as the case may be) or charge to and debit an amount equal to the value of the Surprise Gift or Cash Credit Surprise Gift (as the case may be) 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 Surprise Gift or Cash Credit Surprise Gift (as the case may be) through such means as UOB may determine in its sole discretion.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your New Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

- (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 5.4 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Surprise Gift or the Cash Credit Surprise Gift (as the case may be), UOB may in its sole discretion forfeit the Surprise Gift or the Cash Credit Surprise Gift, reclaim the Surprise Gift or the Cash Credit Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift or the Cash Credit Surprise Gift 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 Surprise Gift or the Cash Credit Surprise Gift (as the case may be) through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions shall be read in conjunction with the UOB's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.7 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions save for the Existing Promotion.
- 5.9 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

5.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Terms and Conditions
UOB Year End Savings Surprise Gift (13 December to 14 December 2021)

1 Existing Promotion

- 1.1 This Terms and Conditions for the Promotion (as defined below) shall be read in conjunction with the existing terms and conditions governing the **UOB Year End Savings Promotion (1 October to 31 December 2021)** (“**Existing Promotion**”) (“**Existing Promotion Terms**”)
- 1.2 Unless otherwise defined in this Terms & Conditions, all capitalised terms and definitions used in this Terms & Conditions shall have the same meaning as defined in the Existing Promotion Terms.

2 Promotion

- 2.1 This **UOB Year End Savings Surprise Gift (13 December to 14 December 2021)** (“**Promotion**”) is only valid from 13 December 2021 to 14 December 2021, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the “**Terms and Conditions**”).

- 2.2 To participate in this Promotion, you must satisfy all of the following conditions:

- (i) you must submit an application for a new Account (“**New Account**”) as the primary accountholder of that New Account during the Promotion Period via any one of the Permitted Channels (the “**Application**”);
 - (ii) your Application must be approved and you must be issued with an account number for your New Account by 31 December 2021;
 - (iii) you deposit into your New Account a minimum amount of S\$5,000 in Fresh Funds (“Fresh Funds Deposit”) via any one of the following channels by 15 January 2022:
 - (A) via “FAST” from any financial institution in Singapore that offers “FAST” services;
 - (B) UOB Cash Deposit Machine;
 - (C) UOB Quick Cheque Deposit Boxes;
 - (D) over-the-counter at any one of the branches of the Bank; and/or
 - (E) any other channels permitted by the Bank.
 - (iv) you must maintain and not withdraw such Fresh Funds Deposit in your New Account from the date of your Fresh Funds Deposit to 15 January 2022, both dates inclusive; and
 - (v) register your interest by completing the Online Participation Form (“Participation Form”) available at uob.com.sg/sfregister by 15 January 2022.
- 2.3 For existing UOB Deposit customer, the Incremental Fresh Funds must result in a corresponding increment in the Account’s day-end balance throughout the Promotion and/or Earmark Period as compared to the Account’s Monthly Average Balance as at 30 September 2021 and when compared against the total amount standing to the credit of all your other UOB current accounts and/or savings accounts as at 30 September 2021.
- 2.4 For the avoidance of doubt, if you submit an application to open a New Account via any channel other than a Permitted Channel, you shall not be eligible to participate in this Promotion.
- 2.5 All Applications are subject to approval which will be determined by UOB in its absolute discretion.

3 Surprise Gift

- 3.1 If you satisfy all the requirements of this Promotion, you shall be eligible to receive one-time S\$100 cash credit (the “**Surprise Gift**”) which will be credited directly into the New Account.

- 3.2 If you are eligible to receive the Surprise Gift, the Surprise Gift will be credited in your New Account by 28 February 2021 (or such other date as UOB may determine in its sole discretion). You will be sent a credit advice notifying you of the crediting of the Surprise Gift to your mailing address based on the Bank's records.
- 3.3 You are only eligible to receive one (1) Surprise Gift under this Promotion, notwithstanding the number of New Accounts opened during the Promotion Period.
- 3.4 To be eligible for the Surprise Gift, your New Account must be in good standing at all times as determined by the Bank at its absolute discretion. If your New Account is closed before the crediting of the Surprise Gift, the Surprise Gift shall be forfeited.
- 3.5 The Surprise Gift is not replaceable or refundable or transferable or exchangeable for gifts, vouchers or any other credits or otherwise.
- 3.6 The Bank reserves the right to substitute the Surprise Gift with any item of equivalent or similar value or to vary the value of the Surprise Gift, without prior notice or reason or being liable to any person.
- 3.7 The Surprise Gift is awarded on a first-come-first-served basis. UOB shall not be required to update or notify any person regarding the availability of the Surprise Gift.
- 4 Withdrawals / Closure of Account**

- 4.1 An early account closure fee of S\$30 is payable if any New Account is closed within six (6) months from the opening date of the New Account.
- 4.2 If the New Account is closed within 9 months from the opening date of the New Account, the Bank shall be entitled to forfeit and/or reclaim your Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift 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 Surprise Gift through such means as UOB may determine in its sole discretion.

5 General

- 5.1 You shall be solely responsible for ensuring that you maintain sufficient funds in your New Account to meet all your financial commitments. You shall continue to be liable for all associated charges arising from any unsuccessful processing of cheques, GIRO deductions or any other payment instructions, whether due to insufficient available funds in your New Account or otherwise.
- 5.2 The following persons shall not be eligible to participate in the Promotion:
- (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 5.3 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 Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay

or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.

- 5.4 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 5.5 If UOB determines that you are ineligible to participate in this Promotion or to receive the Surprise Gift, UOB may in its sole discretion forfeit the Surprise Gift, reclaim the Surprise Gift or charge to and debit an amount equal to the value of the Surprise Gift 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 Surprise Gift through such means as UOB may determine in its sole discretion.
- 5.6 The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual Customers) and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 5.7 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 5.8 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions save for the Existing Promotion.
- 5.9 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 5.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 5.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 5.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.