

TERMS & CONDITIONS
UOB CLIENT REFERRAL PROGRAMME

1. "UOB" means United Overseas Bank Limited and "FEB" means Far Eastern Bank Limited.
2. The UOB Privilege Reserve Client Referral Programme ("Promotion") commencing 1 January 2017 to 31 December 2017, both dates inclusive ("Promotional Period") is extended to existing UOB Privilege Reserve Clients ("Eligible Clients").
3. An Eligible Client who successfully refers new UOB Privilege Banking Client or UOB Privilege Reserve Client (collectively, the "Referred Client") during the Promotional Period will be rewarded with the following (the "Reward(s)":-

- (i) for referred amount of less than S\$2,000,000,
 - a. S\$250 CapitaVouchers

OR

- (ii) for referred amount of S\$2,000,000 or more,
 - a. S\$1,000 CapitaVouchers

4. For the purpose of this Promotion, referrals are considered successful when:-
 - (i) the new UOB Privilege Banking Client successfully opens a new account with UOB Privilege Banking as the primary account holder during the Promotional Period with a minimum Fresh Funds (as defined below) of S\$500,000 (or its equivalent in a foreign currency); or
 - (ii) the new UOB Privilege Reserve Client successfully opens a new account with UOB Privilege Reserve as the primary account holder during the Promotional Period with a minimum Fresh Funds (as defined below) of S\$2,000,000 (or its equivalent in a foreign currency), deposited or invested in any of the following products offered by UOB on or before 31 December 2017: Privilege Account, Global Currency Premium Account, Singapore Dollar time deposit, Foreign Currency time deposit, structured deposit, unit trusts, bonds, equity-linked products and / or Maxiyield and subject to UOB's assessment of product suitability for the client,

and the Referred Client maintains the aforesaid minimum deposit in the new account with UOB Privilege Banking or UOB Privilege Reserve, as the case may be, for at least three (3) months from the date of initial deposit of the minimum deposit or investment during the Promotional Period.

For the avoidance of doubt, Referred Client must not be an existing UOB Privilege Banking or UOB Privilege Reserve client with an account either in his / her sole name or jointly with another person, either as a primary or secondary account holder.

5. "Fresh Funds" refer to (i) funds in the form of non-UOB / FEB cheques; (ii) other funds that are not transferred from any existing UOB / FEB current / savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB / FEB current / savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with UOB within the Promotional Period.
6. There is no limit to the number of referrals per Eligible Client over the Promotional Period.
7. Referred Clients are eligible to participate in the Promotion only after their accounts have been successfully opened with UOB Privilege Banking or UOB Privilege Reserve, and the Referred Client maintains the minimum deposit (as set out in clause 4 above) in the new account with UOB Privilege Banking or UOB Privilege Reserve, as the case may be, for at least three (3) months from the date of initial deposit of the minimum deposit or investment during the Promotional Period.
8. Existing UOB clients (except for UOB Wealth Banking & UOB Privilege Banking clients) who are eligible for upgrade to UOB Privilege Banking or UOB Privilege Reserve status will be recognised as a successful referral for the purpose of this Promotion only if a minimum of S\$500,000 or S\$2,000,000 (or its equivalent in a foreign currency) in Fresh Funds respectively is invested with UOB, subject to UOB's assessment of product suitability for the client.
9. Eligible Clients are not allowed to refer themselves for this Promotion to be rewarded with the Rewards. For the avoidance of doubt, an Eligible Client who opens a new account with UOB Privilege Banking or UOB Privilege Reserve with the aforesaid minimum deposit will not be considered a Referred Client under this Promotion.
10. Eligible Clients who close and re-open their UOB Privilege Banking or UOB Privilege Reserve single / joint accounts within twelve (12) months from the date of such closure will not qualify as a Referred Client for this Promotion.
11. If more than one Eligible Client successfully refers the same Referred Client within the Promotional Period, the Eligible Client whose UOB Privilege Reserve Client Referral Form is received first by UOB will be entitled to the Reward.
12. If UOB subsequently discovers that the Eligible Client is in fact not eligible to participate in this Promotion or any of the conditions herein is not fulfilled, UOB may at its discretion forfeit the Reward or reclaim it if already awarded by debiting the account of

the Eligible Client. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion to forfeit or reclaim any Reward.

13. By completing the UOB Privilege Reserve Client Referral Form, the Eligible Client represents that he / she has obtained consent from the person(s) introduced by him / her to disclose his / her contact details to UOB and the person(s) introduced by him / her has no objections to UOB contacting him / her. UOB reserves the right to disclose the Eligible Client's name to the person(s) whom they have introduced.
14. UOB reserves the right not to contact the Referred Client for any reason whatsoever and UOB shall not be liable for any compensation to the Eligible Clients if UOB exercises its right not to contact the Referred Client, the Referred Client fails to open a new account with UOB Privilege Banking or UOB Privilege Reserve under this Promotion, or for any reason whatsoever thereby resulting in the Eligible Clients not being eligible for the Reward(s) offered under this Promotion.
15. A reward redemption letter will be sent to the Eligible Client within three (3) months from the date of each successful referral. UOB will not be responsible or liable in any way for (a) any lost, damaged or misplaced reward redemption letter or (b) any delay in receipt of a reward redemption letter.
16. Reward redemption letters will be valid for three (3) months from the date of issuance and only original reward redemption letters will be accepted at the participating merchants. Any late redemption of the Reward will not be entertained and will be treated as uncollected. Eligible Clients shall not be entitled to any payment or compensation for any uncollected Reward(s).
17. If Rewards are unavailable at any point in time, UOB reserves the right to substitute a similar reward of equivalent or similar value without prior notice to the Eligible Clients.
18. All reward redemption letters and vouchers cannot be exchanged for cash, credit or kind and will be subject to the terms and conditions of the participating merchants. UOB assumes no liability or responsibility for the acts or defaults of the participating merchants or defects in the goods or services offered in this Promotion. UOB is not an agent of the participating merchants. Any dispute about the quality or service standard must be resolved directly with the participating merchant. The participating merchant may impose conditions for the redemption of the product, goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
19. Usage of the Reward is subject to the terms and conditions accompanying them.

20. UOB reserves the right to make any changes where it deems necessary, in its absolute discretion, to these Terms and Conditions at any point in time and without prior notification. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Promotion.
21. UOB's decision on all matters relating to this Promotion, including but without limitation to, the time of receipt of the UOB Privilege Reserve Client Referral Form by UOB, is final, conclusive and binding.
22. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail.
23. UOB may, at its discretion, vary, amend, delete and / or add on to any of these Terms and Conditions, including, but not limited to, varying the Promotional Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any Eligible Client(s) / Referred Person(s), and all Eligible Client(s) / Referred Person(s) shall be bound by such variations, amendments, deletions and / or additions.
24. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
25. Employees of UOB and / or FEB who are existing UOB Privilege Reserve Clients, are eligible to refer a non-UOB and/or FEB employee under this Promotion.
26. These Terms and Conditions are governed by Singapore law and the Eligible Client(s) / Referred Person(s) agree to submit to the exclusive jurisdiction of the Singapore Courts.

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\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.