

UOB Singapore Dollar Fixed Deposit Promotions Terms and Conditions

"Bank" means United Overseas Bank Limited, Industrial & Commercial Bank Limited or Far Eastern Bank Limited as the case may be, and includes any successor or assign of the Bank.

1. 2.28%p.a. and 2.00%p.a. SGD FD Promotion

- 1.1 To qualify for the promotional rate of 2.28%p.a., a minimum deposit of S\$50,000 and up to a maximum of S\$999,999 must be placed in a UOB 3-month Singapore Dollar Fixed Deposit with an equivalent amount in a UOB 6-month Singapore Dollar Fixed Deposit at a special rate of 2.00% p.a. All deposits must be made within the same day at any UOB Group or FEB branch.
- 1.2 Deposits must be placed in <u>equal</u> proportions for the UOB 3-month Singapore Dollar Fixed Deposit and a UOB 6-month Singapore Dollar Fixed Deposit per account name.
- 1.3 For premature withdrawals of the UOB 3-month Singapore Dollar Fixed Deposit placed in this Promotion, the UOB 6-month Singapore Dollar Fixed Deposit promotional interest rate will automatically revert to the bank's prevailing Singapore Dollar Fixed Deposit board rate at the time of withdrawal and any interest payment (if any) will be calculated at the bank's discretion.
- 1.4 For premature withdrawals of the UOB 6-month Singapore Dollar Fixed Deposit placed in this Promotion, the UOB 3-month Singapore Dollar Fixed Deposit promotional interest rate will automatically revert to the bank's prevailing Singapore Dollar Fixed Deposit board rate at the time of withdrawal and any interest payment (if any) will be calculated at the bank's discretion.

2. 1.88%p.a. 6-month SGD FD Promotion

2.1 To qualify for the promotional rate of 1.88%p.a., a minimum deposit of S\$5,000 and up to a maximum of S\$999,999 must be placed in a UOB 6-month Singapore Dollar Fixed Deposit.

- 2.2 For premature withdrawals of the 1.88%p.a. UOB 6-month Singapore Dollar Fixed Deposit placed in this Promotion, the Singapore Dollar Fixed Deposit promotional interest rate will automatically revert to the bank's prevailing Singapore Dollar Fixed Deposit board rate at the time of withdrawal and any interest payment (if any) will be calculated at the bank's discretion.
- 3. All promotional interest rates are quoted as at 14 September 2007. Promotional rates are applicable to individuals for a limited period only and subject to change without prior notice. All deposits must be made with new funds only (i.e. funds not transferred from an existing UOB savings/ current/ fixed deposit account or via UOB cheques, Cashier's Order or Demand drafts).
- 4. All premature withdrawals are not entitled to the promotional rates and interest payments (if any) will be calculated at the bank's discretion.
- 5. This promotional offer is not valid with other UOB Fixed Deposit promotions.
- 6. UOB may, at its discretion, vary, delete or add to any of these Terms and Conditions, including but not limited to varying the Promotion period and Promotional rates, or terminate this Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.

Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available at <u>www.uobgroup.com</u>), if held by or for an "insured depositor" and subjected to the applicable provision of the Deposits Insurance Act 2005 of Singapore (the "Act"), is insured under the Deposits Insurance Scheme up to the limits for the time being specified in the Act. ("Insured depositor" has the meaning prescribed in the Act)