



**Terms and Conditions**  
**UOB Chinese Renminbi Offshore ("CNH") Deposit Promotion ("Promotion")**

**1. Definition**

- 1.1 "Bank" means United Overseas Bank Limited ("UOB") or Far Eastern Bank Limited ("FEB") as the case may be, and includes any successor or assign of the Bank.
- 1.2 "CNH Deposit Account" means the UOB FCFD Account denominated in Chinese Renminbi (Offshore) or the UOB GCP Account denominated in Chinese Renminbi (Offshore).
- 1.3 "Accountholder" means the holder of a CNH Deposit Account.
- 1.4 "Promotion" refers to the UOB Chinese Renminbi Offshore Deposit Promotion.
- 1.5 "Promotional Period" means the period from 3 March 2011 to 31 May 2011, both dates inclusive.
- 1.6 "Promotional Interest Rates" means the aggregate interest rate in which an Accountholder of UOB FCFD Account denominated in Chinese Renminbi (Offshore) may receive on his/her UOB FCFD Account denominated in Chinese Renminbi (Offshore), as described in Clause 3 below.
- 1.7 "Terms and Conditions" means the terms and conditions for the Promotion, as may be amended from time to time.
- 1.8 "UOB FCFD Account" means UOB Foreign Currency Fixed Deposit Account.
- 1.9 "UOB GCP Account" means the UOB Global Currency Premium Account.

**2. Promotion**

- 2.1 This Promotion is open to UOB individual customers only.
- 2.2 Money deposited into the CNH Deposit Account must be by way of foreign exchange conversion at the Bank's prevailing foreign exchange rate, from a non-Chinese Renminbi denominated currency(ies), with the exception of fund transfers from an existing UOB FCFD Account or an existing UOB GCP Account.
- 2.3 Withdrawals from the CNH Deposit Account shall be by way of foreign exchange conversion to Singapore Dollar or United States Dollar only, at the Bank's prevailing foreign exchange rate.

**3. Promotional Interest Rate – UOB FCFD Account**

- 3.1 During the Promotional Period, Accountholder who deposit a minimum of CNH250,000 into UOB FCFD Account denominated in Chinese Renminbi (Offshore) shall qualify for the Promotional Interest Rate.
- 3.2 Money deposited into the UOB FCFD Account denominated in Chinese Renminbi (Offshore) must be by way of foreign exchange conversion at the Bank's prevailing foreign exchange rate, from a non-Chinese Renminbi denominated currency(ies), with the exception of fund transfers from an existing UOB FCFD Account or an existing UOB GCP Account.
- 3.3 Promotional Interest Rate applies if the foreign currency deposit placed in UOB FCFD Account denominated in Chinese Renminbi (Offshore) for this Promotion is held to maturity. Premature withdrawals (whether in whole or in part) may be made only with the Bank's consent and upon such terms as the Bank may in its absolute discretion impose from time to time, including (without limitation) no

payment of interest, recovery of interest paid, payment of the Bank's cost of replacing funds, and/or the payment of fees as damages for breach of contract.

- 3.4 Upon maturity of the placement(s)/deposit(s) in the UOB FCFD Account denominated in Chinese Renminbi (Offshore), the principal and interest amounts will be automatically renewed at the Bank's prevailing foreign currency fixed deposit interest rates for the respective tenors, unless other maturity instructions are provided by the Accountholder.

- 3.5 The Promotional Interest Rate applicable are:

Placement Amount	1 Month	3 Months	6 Months	12 Months
CNH 250,000 - < CNH 500,000	0.900%	1.000%	1.100%	1.200%
CNH 500,000 - < CNH 1,000,000	0.900%	1.000%	1.100%	1.200%
CNH 1,000,000 - < CNH 2,500,000	0.950%	1.050%	1.150%	1.250%
CNH 2,500,000 - < CNH 5,000,000	1.050%	1.150%	1.250%	1.350%
CNH 5,000,000 and above	1.150%	1.250%	1.350%	1.450%

#### 4. General

- 4.1 The Terms and Conditions Governing UOB Deposit Accounts and Services (Individual Customer) and the Additional Terms and Conditions Governing Deposit Accounts and Services (Individual Customers) will apply.
- 4.2 This Promotion is not valid with other offers or promotions unless otherwise stated.
- 4.3 There may be a gain or loss during the conversion of foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. Chinese Renminbi (Offshore) is not a freely convertible currency and is subject to changes in regulations initiated by China and/or the Chinese authorities from time to time.
- 4.4 Foreign currency deposits are not covered under the Deposit Insurance Scheme.
- 4.5 UOB may, at its discretion, vary, delete or add to any of these Terms and Conditions, including but not limited to varying the Promotional Period and Promotional Interest Rates, or withdraw/terminate this Promotion at any time without prior notice or assuming any liability to any customer. UOB's decision on all matters relating to or in connection with this Promotion shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained.
- 4.6 UOB does not offer CNH denominated remittance (inward or outward) to personal customers. UOB reserves the right to reject or refuse or reverse any or part of any inward remittance, outward remittance or transaction if:
- (a) UOB is of the view that such inward remittance, outward remittance or transaction is in violation of these Terms and Conditions;
  - (b) the correspondent bank, paying bank or agent bank should at any time claim refund and repayment of such inward remittance on any ground (whether disputed or not); or
  - (c) the correspondent bank, beneficiary bank or agent bank should at any time reject or return such outward remittance, on any ground (whether disputed or not) and you shall be responsible for all losses, costs, expenses and charges incurred or suffered by you arising as a result thereof and you shall indemnify UOB for all losses, costs, expenses and charges incurred or suffered by UOB in relation thereto.

For the avoidance of doubt and without prejudice, any reversal of any inward remittance pursuant to this clause will constitute a withdrawal and any withdrawal before maturity (in the case of a UOB FCFD

Account denominated in Chinese Renminbi (Offshore)) and such reversal of any inward remittance will be on such terms as UOB may impose.

- 4.7 In the event that the CNH Deposit Account is closed in accordance with the Bank's Terms and Conditions Governing Accounts and Services (Individual Customers) and Additional Terms and Conditions Governing Accounts and Services (Individual Customers), the Bank may convert the credit balance into Singapore Dollar or United States Dollar, at the Bank's prevailing foreign exchange rate. A draft or cashier's order of such amount shall be made out to customer.
- 4.8 All foreign exchange transactions shall be effected at the Bank's prevailing foreign exchange rate. Where the Bank is unable to provide a foreign exchange quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the Accountholder through the originating account or any account you have with the Bank or by such other means as determined by the Bank.
- 4.9 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in this Promotion, the Bank may at its discretion, where applicable, forfeit the Promotional Interest Rate or reclaim it if already awarded and award or dispose of it in such a manner as the Bank deems fit. The Accountholder shall not be entitled to any payment or compensation from the Bank should the Promotional Interest Rate be forfeited / reclaimed by the Bank.
- 4.10 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or materials relating to this Promotion, these Terms and Conditions shall prevail.