



Terms and Conditions
UOB Foreign Currency Fixed Deposit Promotion

1. Definitions

- (a) "Accountholder" means the individual holder of the FCFD Account.
- (b) "AUD" means Australian Dollar.
- (c) "Bank" means United Overseas Bank Limited ("UOB") and/or Far Eastern Bank Limited ("FEB") and includes any successors or assigns thereof.
- (d) "Fresh Funds" refers 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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotional Period.
- (e) "GBP" means British Pound.
- (f) "Promotion" means this UOB Foreign Currency Fixed Deposit Promotion.
- (g) "Promotional Period" means the period commencing on 1 October 2012 and ending on 31 October 2012, both dates inclusive.
- (h) "1-Month AUD FCFD Promotional Interest Rate" refers to the special interest rates of 4.00%p.a. which is awarded to Accountholder for Fresh Fund placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in Clause 2.1.
- (i) "1-Month USD FCFD Promotional Interest Rate" refers to the special interest rates of 0.80%p.a. which is awarded to Accountholder for Fresh Fund placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in Clause 3.1.
- (j) "1-Month GBP FCFD Promotional Interest Rate" refers to the special interest rates of 0.80%p.a. which is awarded to Accountholder for Fresh Fund placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in Clause 4.1.
- (k) "3-Month AUD FCFD Promotional Interest Rate" refers to the special interest rates of 4.25%p.a. which is awarded to Accountholder for Fresh Fund placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in Clause 2.1.
- (l) "3-Month USD FCFD Promotional Interest Rate" refers to the special interest rates of 1.00%p.a. which is awarded to Accountholder for Fresh Fund placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in Clause 3.1.
- (m) "3-Month GBP FCFD Promotional Interest Rate" refers to the special interest rates of 1.00%p.a. which is awarded to Accountholder for Fresh Fund placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in Clause 4.1.
- (n) "FCFD Account" means the UOB Foreign Currency Fixed Deposit account which is in good standing at all times during the Promotion as determined by the Bank at its absolute discretion.
- (o) "Terms and Conditions" means the terms and conditions of this Promotion, as may be amended from time to time.
- (p) "USD" means United States Dollar.

2. AUD FCFD Promotional Interest Rates

- 2.1 To qualify for the 1-Month AUD FCFD Promotional Interest Rates or the 3-Month AUD FCFD Promotional Interest Rates, a deposit in Fresh Funds of a minimum sum of AUD\$50,000-00 and up to a maximum sum of AUD\$999,999,999-99 must be placed by the Accountholder in the following FCFD Account denominated in Australian Dollar during the Promotional Period:-

UOB Foreign Currency Fixed Deposit Account	Promo Interest Rate (%p.a.)
UOB 1-Month FCFD Account denominated in AUD	4.00
UOB 3-Month FCFD Account denominated in AUD	4.25

- 2.2 The 1-Month AUD FCFD Promotional Interest Rate or 3-Month AUD FCFD Promotional Interest Rate applies only if the deposit placed in the respective FCFD Account denominated in Australian Dollar is held to maturity.
- 2.3 The Accountholder shall not be entitled to the 1-Month AUD FCFD Promotional Interest Rate or 3-Month AUD FCFD Promotional Interest Rate if the deposit placed in the FCFD Account denominated in Australian Dollar is prematurely or partially withdrawn or pre-maturely terminated unless the Bank decides otherwise (in which case, the amount of interest payable shall be determined by the Bank in its absolute discretion).
- 2.4 Upon maturity of the deposit in FCFD Account denominated in Australian Dollar, the principal and interest amounts will be automatically renewed at the Bank's prevailing AUD Foreign Currency Fixed Deposit board rate for the same tenor, unless other maturity instructions have been provided by the Accountholder.

3. USD FCFD Promotional Interest Rates

- 3.1 To qualify for the 1-Month USD FCFD Promotional Interest Rates or the 3-Month USD FCFD Promotional Interest Rates, a deposit in Fresh Funds of a minimum sum of USD\$50,000-00 and up to a maximum sum of USD\$999,999,999-99 must be placed by the Accountholder in the following FCFD Account denominated in United States Dollar during the Promotional Period:-

UOB Foreign Currency Fixed Deposit Account	Promo Interest Rate (%p.a.)
UOB 1-Month FCFD Account denominated in USD	0.80
UOB 3-Month FCFD Account denominated in USD	1.00

- 3.2 The 1-Month USD FCFD Promotional Interest Rate or 3-Month USD FCFD Promotional Interest Rate applies only if the deposit placed in the respective FCFD Account denominated in United States Dollar is held to maturity.
- 3.3 The Accountholder shall not be entitled to the 1-Month USD FCFD Promotional Interest Rate or 3-Month USD FCFD Promotional Interest Rate if the deposit placed in the FCFD Account denominated in United States Dollar is prematurely or partially withdrawn or pre-maturely terminated unless the Bank decides otherwise (in which case, the amount of interest payable shall be determined by the Bank in its absolute discretion).
- 3.4 Upon maturity of the deposit in FCFD Account denominated in United States Dollar, the principal and interest amounts will be automatically renewed at the Bank's prevailing USD Foreign Currency Fixed Deposit board rate for the same tenor, unless other maturity instructions have been provided by the Accountholder.

4. GBP FCFD Promotional Interest Rates

- 4.1 To qualify for the 1-Month GBP FCFD Promotional Interest Rates or the 3-Month GBP FCFD Promotional Interest Rates, a deposit in Fresh Funds of a minimum sum of GBP\$50,000-00 and up to a maximum sum of GBP\$999,999,999-99 must be placed by the Accountholder in the following FCFD Account denominated in British Pound during the Promotional Period:-

UOB Foreign Currency Fixed Deposit Account	Promo Interest Rate (%p.a.)
UOB 1-Month FCFD Account denominated in GBP	0.80
UOB 3-Month FCFD Account denominated in GBP	1.00

- 4.2 The 1-Month GBP FCFD Promotional Interest Rate or 3-Month GBP FCFD Promotional Interest Rate applies only if the deposit placed in the respective FCFD Account denominated in British Pound is held to maturity.
- 4.3 The Accountholder shall not be entitled to the 1-Month GBP FCFD Promotional Interest Rate or 3-Month GBP FCFD Promotional Interest Rate if the deposit placed in the FCFD Account denominated in British Pound is prematurely or partially withdrawn or pre-maturely terminated unless the Bank decides otherwise (in which case, the amount of interest payable shall be determined by the Bank in its absolute discretion).
- 4.4 Upon maturity of the deposit in FCFD Account denominated in British Pound, the principal and interest amounts will be automatically renewed at the Bank's prevailing GBP Foreign Currency Fixed Deposit board rate for the same tenor, unless other maturity instructions have been provided by the Accountholder.

5. General

- 5.1 For foreign currency deposits, bank charges and adverse exchange rate movements could erase interest earnings or reduce the original principal amount in the currency of the deposit. Once the foreign exchange rate is contracted, the Customer is bound by it and may not change or cancel the transaction.
- 5.2 The benefit of this Promotion will not be applicable to any deposit that is:-
- (a) made with Supplementary Retirement Scheme (SRS) funds; or
 - (b) pledged, encumbered or in anyway secured by or given as security to any party (including the Bank).
- 5.3 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in the Promotion, the Bank may at its absolute discretion, where applicable, amend the interest rate applicable to the deposits to the Bank's prevailing Foreign Currency Fixed Deposit board rate or reclaim any interest if already awarded. No person shall be entitled to any payment or compensation from the Bank should the Bank exercise its discretion as stated in this clause.
- 5.4 The Terms and Conditions are supplemental to the Bank's (i) Terms and Conditions Governing Accounts and Services (Individual Customers), and (ii) Additional Terms and Conditions Governing Accounts and Services (Individual Customers) ((i) and (ii) collectively, "Account Terms"). In the event of any inconsistency between the Terms and Conditions and (a) the Account Terms, in respect of this Promotion, or (b) any brochure or marketing materials relating to the Promotion, the Terms and Conditions shall prevail.
- 5.5 This Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 5.6 The Bank may, at its discretion, vary any of the Terms and Conditions, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any notice or assuming any liability to any person.

- 5.7 The Bank's determination of all matters relating to this Promotion shall be final and conclusive.
- 5.8 Foreign currency deposits are subject to exchange rate fluctuations, which may result in capital gains or losses; such deposits may also be subject to exchange controls imposed on the currency held. Earnings on foreign currency deposits would be dependant on the exchange controls prevalent at the time of their maturity if any conversion takes place.
- 5.9 A person who is not a party to these Terms and Conditions and/or 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 term of such agreement or any of these Terms and Conditions.
- 5.10 The Terms and Conditions are governed by the laws of Singapore and the parties submit to the exclusive jurisdiction of the courts of Singapore.