



**UOB One Account Top Up Promotion
(3 May 2016 to 31 May 2016)**

Terms and Conditions

1. Definitions

- 1.1 **“Account”** means a UOB One Account which is in valid, subsisting and in good standing at all times during this Promotion as determined by the Bank at its discretion.
- 1.2 **“Accountholder”** means the holder of the Account.
- 1.3 **“Account Balance”** means the day-end balance in an Account.
- 1.4 **“Bank”** means United Overseas Bank Limited (**“UOB”**) and includes any successors or assign of the Bank.
- 1.5 **“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not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotion Period.
- 1.6 **“Gift”** refers to S\$20 shopping vouchers.
- 1.7 **“Incremental Fresh Funds Balance”** means the incremental balance derived from Fresh Funds in an Account calculated as at month-end (31 May 2016) less the Account Balance as at 30 April 2016.
- 1.8 **“Promotion”** refers to UOB One Account Top Up Promotion (3 May 2016 – 31 May 2016).
- 1.9 **“Promotion Period”** means the period from 3 May to 31 May 2016, both dates inclusive.
- 1.10 **“Terms and Conditions”** means the terms and conditions for this Promotion, as may be amended from time to time.

2. Gift

- 2.1 Individuals who:
 - (a) maintain an Account with the Bank, prior to the Promotion Period; **AND**
 - (b) are invited to top-up his/her existing Account with minimum fresh funds deposit of S\$20,000 during the Promotion Period; **AND**
 - (c) have successfully topped up his/her Account with minimum fresh funds deposit of S\$20,000 on or before the end of the Promotion Period and maintain an Incremental Fresh Funds Balance of at least S\$20,000 in the said Account for the entire duration of the Promotion Period,shall qualify to receive the Gift.
- 2.2 Notwithstanding anything to the contrary, the Gift shall be limited to the **first 1,000 qualifying Accounts** which have been successfully topped up within the Promotion Period.

- 2.3 Each qualifying Account may only receive the maximum of one (1) Gift. The qualifying Account shall not be entitled to any additional Gift notwithstanding that the Accountholder subsequently deposits additional Fresh Funds into his/her Account during the Promotion Period.
- 2.4 The Gift is available on a first come first served basis, whilst stocks last.
- 2.5 The Bank reserves the right to vary or substitute the Gift with other items of similar or equal value at any time without having to give any notice or provide any explanation.
- 2.6 The Gift is not transferrable or exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 2.7 To be eligible to receive a Gift, the Accountholder is subjected to fulfilling the relevant requirements stated in the clauses above.
- 2.8 The Gift is provided solely by the merchant and the Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. The Bank is not an agent and/or a principal of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption or use of the Gift.
- 2.9 A redemption letter will be sent ("Redemption Letter") to eligible Accountholder who is entitled to receive the Gift at his/her last known address six weeks from the end of the Promotion Period. Details of the redemption will be stipulated in the Redemption Letter. The Bank does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in the Accountholder's receipt of the Redemption Letter or for any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Original Redemption Letter and proper identification (original NRIC/Passport) must be presented at the point of redemption.
- 2.10 Redemptions of the Gift at the relevant redemption centres must be made within the time period set out in the Redemption Letter. All unclaimed Gift will be forfeited. Any Accountholder whose Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

3. Withdrawals / Closure of Account

- 3.1 An early account closure fee of S\$30 is payable if an Account is closed within (6) six months from the account opening date of the Account.
- 3.2 The Accountholder agrees and acknowledges that the Bank may at its discretion forfeit or reclaim the Gift or charge to and debit an amount equivalent to the value of the Gift, if already awarded/redeemed, from the Accountholder's Account, if the Accountholder closes the Account, withdraws part of or all of the deposit during the Promotion Period, whichever is earlier and/or if the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in or does not qualify for the Promotion.
- 3.3 In the event where the monies standing to the credit of the Account is not sufficient to reimburse the Bank for the value of the Gift, the Accountholder shall immediately reimburse the Bank for the value of the Gift.

4 General

- 4.1 The Bank's prevailing Terms and Conditions Governing Accounts and Services (Individual

Customers) (“**Account Terms**”) will continue to apply and be binding on all Accountholders. In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, in respect of the Promotion, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion.

- 4.2 Accountholders will need to maintain sufficient funds in their Accounts to meet their financial commitments. Accountholders will still continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 4.3 The Bank’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 will be entertained.
- 4.4 In the event of any inconsistency between the Terms and Conditions herein and any brochure, marketing or materials relating to this Promotion, the Terms and Conditions herein shall prevail.
- 4.5 Participation in this Promotion is subject to the Terms and Conditions stated herein and the Bank may, at its discretion, vary, amend, delete or add on to any of the Terms and Conditions herein, including, but not limited to, varying the Promotion Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments. However, the Bank will be liable for any direct loss caused directly by the Bank’s fraud, negligence or willful misconduct.
- 4.6 The Promotion is not valid with any other privileges or promotions unless otherwise stated.
- 4.7 While the information provided herein is believed to be reliable as at the date of printing, the Bank makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy. All information is correct at time of printing.
- 4.8 A person who is not a party to the Terms and Conditions and/or any agreement governed by the 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 the Terms and Conditions.
- 4.9 The Terms and Conditions are governed by the laws of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
