Terms and conditions:

- Promotional rates are quoted as at and effective from 07/05/2013.
- Promotional rates are applicable only to non-individual SGD and USD Fixed Deposit accounts for a limited period only and are subject to change without prior notice.
- To qualify for the Fixed Deposit promotional rates, a minimum deposit of SGD50,000 or USD50,000 up to a maximum of SGD5,000,000 or USD5,000,000 (as the case may be, at the respective promotional rates) must be placed in the Fixed Deposit account for each placement.
- Customers without an existing UOB Global Currency Account must open one during the promotion period.
- Multiple placements are allowed for this promotion.
- Deposits must be made with Fresh Funds in the form of telegraphic transfers, cheques, cashier's orders or demand drafts.
- "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 (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed
 deposit account and redeposited (whether part or all of the amounts withdrawn) into the
 Corporate SGD and USD Fixed Deposit Account within the Promotional Period.
- Promotional rates apply only if the Fixed Deposit is held to maturity. For premature withdrawals, interest payments (if any) will be calculated at the Bank's discretion. Account holders may be subject to a penalty for premature withdrawals.
- This promotion is not valid with other UOB Fixed Deposit promotions.
- Fixed Deposits that are pledged to the Bank for banking facilities do not qualify for the promotional rates.
- UOB may, at its absolute 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 reason or prior notice or assuming any liability to any customer.

Deposits 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 \$\$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.