

Terms and Conditions Governing the UOB Business Banking Foreign Currency Exchange Referral Promotion ("Promotion")

1. Definitions

"FX Transaction" means a contract with UOB for the purchase and/or sale of foreign currencies

"Referrer" means an existing UOB business banking customer.

"Referee" means an entity who is a UOB business banking customer and who has not entered into any FX Transactions with UOB before the Referral Date.

"FX Referral Form" means the form to be completed by the Referrer in order to participate in the Promotion.

2. The United Overseas Bank Limited ("**UOB**" or the "**Bank**") Business Banking Foreign Currency Exchange Referral Promotion ("**Promotion**") is valid from 1 April 2015 to 30 June 2015 (both dates inclusive) ("**Promotion Period**").
3. To be eligible to participate in this Promotion, the Referrer must have successfully submitted a FX Referral Form to UOB within the Promotion Period. The date that such FX Referral Form is successfully submitted to UOB shall be deemed the "**Referral Date**".
4. Where a Referrer, within the Promotion Period (and through the successive submission of the FX Referral Form) refers to UOB a Referee who enters into a FX Transaction of at least S\$20,000 (or its foreign currency equivalent) **and** books such FX Transaction at a UOB branch in Singapore or through the FX Hotline at 6709 8808 within the Promotion Period ("**Qualifying FX Transaction**"); then such Referrer ("**Qualifying Referrer**") shall be awarded a S\$80 shopping voucher ("**Gift**").

Notwithstanding anything to the contrary, if two or more Referrers refer the same Referee to UOB, UOB shall have the sole and absolute discretion to decide on which Referrer shall qualify as the Qualifying Referrer.

5. Without limiting the generality of the foregoing, the following shall not be eligible for the Promotion:
 - (i) A Qualifying FX Transaction which is suspended, cancelled, closed or terminated.
 - (ii) A FX Contract which is not booked at a UOB branch in Singapore or through the FX Hotline at 6709 8808.
 - (iii) A FX Contract with UOB for the purchase and/or sale of Malaysian Ringgit.
 - (iv) Any individual who is a staff or employee of the Bank.
6. A redemption letter ("Redemption Letter") will be sent by UOB to the Qualifying Referrer by 31 Aug'15, to their respective last known addresses based on UOB's records informing them that they have been awarded the Gift.
7. Details of and the procedure for the redemption of the Gifts will be set out in the Redemption Letter.
8. This Promotion is not valid with other offers or promotions unless otherwise stated.
9. The Gifts are available on a first come first served basis, whilst stocks last.

10. UOB reserve the right to vary or substitute the Gifts with other items of similar or equal value at any time without having to give any notice or provide any explanation.
11. The Gifts are not exchangeable for cash, credit or kind, in full or in part, and are not replaceable if lost, damaged or stolen; the Gifts are also not valid in conjunction with any other promotion, discount or offer.
12. UOB does not make any representation or warranty whatsoever as to the quality or merchantability or fitness for purpose of the Gifts and/or goods and services offered under this Promotion. UOB assumes no liability or responsibility for the acts or defaults of the merchant / manufacturer or defects in the Gifts and/or goods and 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 Gifts and/or goods and services offered in this Promotion. UOB are not agents and/or principals of the merchant / manufacturer. Any dispute about the quality or service standard must be resolved directly with the merchant / manufacturer. The merchant / manufacturer may impose conditions for redemption or use of the Gifts and/or goods and services offered in this Promotion.
13. If UOB subsequently discovers that the Qualifying Referrer or Qualifying Referee is not eligible to participate in this Promotion or that the Qualifying FX Transaction does not qualify for this Promotion, UOB may at its discretion forfeit the Gifts, or reclaim the value of the Gifts if already awarded and award or dispose of the Gifts in such a manner as they deem fit. No party shall be entitled to any payment or compensation from UOB should the Gifts be forfeited / reclaimed by UOB.
14. The decisions of UOB on all matters relating to this Promotion are at its discretion and final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Promotion.
15. Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding any of the terms and conditions contained herein, UOB may, at its discretion, vary, delete or add on to any of these terms and conditions, including, but not limited to, varying the Promotion Period or terminating the Promotion or changing the qualifying criteria, at any time without any prior notice or assigning any reason therefore or assuming any liability to any party.
16. By submitting the FX Referral Form to UOB, the Referrer is deemed to have obtained the Referee's consent to the collection, use and disclosure of the Referee's business contact information by UOB.
17. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
18. All information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB make no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
19. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
20. These terms and conditions herein shall be governed by the laws 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.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member.

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

FAQs

1. When is the promotion period?
1 April to 30 June 2015, both dates inclusive.
2. Who can participate in this promotion?
Any existing UOB Business Banking customer.
3. How do I refer my business associate?
Visit uob.com.sg/fxreferral and fill up the FX referral form.
4. What is considered a successful referral?
A FX referral is considered successful when:
 - (a) You refer to UOB a referee within the Promotion Period.
 - (b) Your referee has not entered into any FX transactions with UOB prior to the date of referral.
 - (c) Your referee enters into a FX transaction of at least S\$20,000 or equivalent and where such FX transaction is booked through a UOB branch or the FX hotline at 6709 8808 after the date of referral.
 - (d) The FX contact(s) must be utilized during the Promotion Period. FX contract for the purchase and/or sale of Malaysian Ringgit will not be eligible for this Promotion.
5. How do I know that I have successfully referred my business associate to UOB?
You will receive a redemption letter by mail, informing you of your successful referral by 31 August 2015.
6. Is there a limit on the number of gift vouchers that I can receive?
No, there is no limit on the number of gift vouchers you can receive. The more successful referrals you make, the more gift vouchers you get. For example, if you make 4 successful referrals, you will receive 4 x S\$80 Takashimaya gift vouchers.