

## **Terms and Conditions**

### **BizMoneyMember-Get-Member (MGM) Referral Programme**

- The BizMoney Member-Get-Member Referral Programme (“Programme”) is extended to all existing UOB BizMoney customers (“Referrers”).
- New customer (“Referred Customer”) referred by the introducer must not have an existing BizMoney loan with UOB.
- The Programme is applicable to
  - I. referrals for BizMoney only; and
  - II. refinancing of existing unsecured term loan or unsecured working capital loan from another Financial Institution or Bank.
- If more than one Referrer successfully refers the same Referred Customer, UOB shall have the sole and absolute discretion to decide on the recipient of the reward.
- UOB reserves the right to disclose the Referrer’s name and particulars to the person(s) whom they have referred.
- There is no limit to the number of referrals per Referrer within the campaign period.
- Referrers cannot refer themselves to receive the rewards under this Programme.
- UOB reserves the right not to contact the Referred Customer for any reason whatsoever and UOB shall not be liable for any compensation or reward to the Referrer if UOB exercises its right not to contact the Referred Customer.
- MGM Loan Referral Form will be mailed, electronically or otherwise, or faxed to the Referrer’s mailing address or fax number as provided by the Referrer.
- The Referrer must consent to and acknowledge the terms and conditions set out in the MGM Loan Referral Form by signing and returning the original to UOB to be eligible for the Programme. Only the original of the MGM Loan Referral Form duly signed by the Referrer’s authorized person will be accepted by UOB as the Referrer’s consent and acknowledgement.
- Upon successful referral by the Referrer and application of BizMoney by the Referred Customer, both parties will be rewarded:

I. For Referrer

The reward will be in the form of shopping vouchers worth Singapore Dollar 200 upon each successful referral. The Referrer will receive the shopping vouchers within 3 months from the date of a successful referral, which is the disbursement of a BizMoney loan granted to the Referred Customer by UOB, provided that all relevant documents, including but not limited to the original signed MGM Loan Referral Form and Confirmation of Referral Form are received by UOB.

II. For Referred Customer

The reward will be in the form of a complimentary bottle of Johnnie Walker Platinum Label ("The Gift"). Only successful applicants of BizMoney will be entitled to receive The Gift and will be notified by their respective Relationship Managers. The Gift is valid while stocks last and is not valid in conjunction with any other promotions. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in The Gift, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of The Gift. The Bank is not an agent or 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.

- UOB reserves the right to substitute a similar reward of equivalent or similar value without prior notice; or to suspend or withdraw any rewards at any time without prior notice.
- UOB reserves the right to make any changes where it deems necessary to the Terms and Conditions governing this Programme including but not limited to terminating this Programme at any point in time without prior notification and without giving any reasons. UOB shall not be obliged to enter into any correspondence with any person or any matter concerning the Programme.
- UOB's decision on all matters relating to or in connection with the Programme, including but without limitation to, the time of receipt of the BizMoney MGM Loan Referral Form by UOB, shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained.
- In the event of any inconsistency between the Terms and Conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Programme, the Terms and Conditions herein shall prevail.
- This Programme is not applicable to staff of UOB Group.