

## UOB Deposits e-Promotion

### Terms & Conditions

#### 1.0 Definition

- 1.1 "UOB" means the United Overseas Bank Limited.
- 1.2 "Promotion" refers to the UOB Deposits e-Promotion.
- 1.3 "Minimum Deposit Amount" represents a deposit amount of S\$10,000 to be withheld by UOB for the purpose participating in the Promotion.
- 1.4 "Business Day" means a day on which UOB is open for business generally, excluding Saturdays, Sundays and public holidays.
- 1.5 "Gift" refers to the Swatch watch given as detailed in Clause 5.0.

#### 2.0 Promotion Offer

- 2.1 The offer under this Promotion is valid for UOB FlexiDeposit account, UOB i-Account, UOB UniPlus account, UOB Personal Current account, UOB Campus account, UOB TX account, UOB Junior Savers account, UOB Lady's account and UOB Savings Passbook account.
- 2.2 Customers who, during the Promotion Period, open a new UOB account, or top-up their UOB account as mentioned in Clause 2.1, in an amount not less than the Minimum Deposit Amount mentioned in Clause 1.3, qualify to receive a Gift.
- 2.3 The Minimum Deposit Amount of S\$10,000 must be made in fresh funds ie. funds not transferred from any existing UOB account. Such funds will be withheld, or earmarked by UOB for a period of 3 months ("the Minimum Period").
  - 2.3.1 The earmark by UOB will be carried out within five (5) Business Days from the date the Minimum Deposit Amount is credited into your UOB account or where applicable, when there is sufficient funds in your UOB account mentioned in Clause 2.1.
  - 2.3.2 None of the Minimum Deposit Amount withheld or earmarked will be available for withdrawal before the expiry of the Minimum Period without the customer first withdrawing participation in the Promotion in accordance with Clause 4.0 below.
- 2.4 In the case of deposits made to open a new UOB account, or top-up an existing UOB account as mentioned in Clause 2.1, customers must complete and submit the UOB Deposits e-Promotion Application Form to participate in the Promotion.
- 2.5 Respective account opening requirement apply for the various UOB accounts mentioned in Clause 2.1.

#### 3.0 Promotion Period

- 3.1 The Promotional Period is from 14 October 2006 to 15 November 2006.
- 3.2 UOB reserves the right to terminate the Promotion before the end of the Promotion Period mentioned in Clause 3.1 without any prior notice and without payment or any compensation whatsoever to the customers.
- 3.3 Customers who open a new UOB account or make a new deposit in a UOB account mentioned in Clause 2.1 prior to 14 October 2006 or after 15 November 2006 will not be eligible for the Gift offered under this Promotion.

#### 4.0 Pre-Termination

- 4.1 In the event that customers wish to withdraw their participation in the Promotion in respect of the Minimum Deposit Amount, whether for the purpose of withdrawing all or any part of the Minimum Deposit Amount before the Minimum Period, or otherwise, the customers agree to:
  - 4.1.1 Give at least one (1) Business Day advance notice of the intended withdrawal of participation, for the release of hold or earmark on the Minimum Deposit Amount in the relevant "UOB Deposits e-Promotion – Withdrawal of Participation Form"; and

4.1.2 Authorize UOB to debit the relevant UOB account mentioned in Clause 2.1 for a sum equivalent to the full value of the Gift (S\$86).

4.2 If, for any reason whatsoever, UOB is unable to withhold or earmark the Minimum Deposit Amount, the customer shall be deemed to have withdrawn from the Promotion and shall not be entitled to receive any Gift, in respect of the Minimum Deposit Amount.

## **5.0 Gift**

5.1 When all qualifying criteria are satisfied, Customers who satisfy all qualifying criteria stated in Clause 2.0 will be entitled to a Gift.

5.2 One Swatch watch per account, while stocks last and/or first come first serve basis.

5.3 A redemption letter will be sent from 01 November 2006, to notify customers on procedures of Gift redemption.

5.4 Customers are entitled to choose One (1) Swatch watch out of the three (3) Swatch watch models available for selection under the Swatch Extra Large Collection series. The models are: SUDK101 (Yellow), SUDS 100 (Orange) and SUDK 105 (White).

5.5 Customers may select a preferred Swatch watch model, out of the models available for selection, when redeeming the Gift at the designated redemption outlet with the Gift redemption letter.

5.6 Exchange of Swatch watch, for another Swatch watch model, after redemption is not allowed.

5.7 UOB reserves the right to replace/amend or vary featured Gift/Promotion without prior notice to customers.

5.8 The Gift is not exchangeable for cash or for any other gifts in kind.

## **6.0 Account Closure**

6.1 Customers will be subjected to an early account closure fee of \$30 if account is closed within 6 months from the date of account opening.

6.2 UOB reserves the right to vary or revise the amount of closure fee chargeable by UOB from time to time at UOB's absolute discretion without reference to you.

## **7.0 General**

7.1 UOB's decision on all matters relating to or in connection with the Promotion shall be final and binding on all parties concerned.

7.2 United Overseas Bank Limited reserves the right to make changes to the Promotion offer at any time without giving prior notice to the customers.

7.3 UOB reserves the right to vary, amend, delete or add to any of the Terms and Conditions, at any time, in its sole and absolute discretion without prior notice and without any payment or compensation whatsoever.

7.4 Customers need to maintain sufficient funds in the UOB account mentioned in Clause 2.1, in excess of the withheld Minimum Deposit Amount, as the case may be, to meet their financial commitments. Customers will be liable for all associated charges if any cheques, GIRO, deductions etc. are returned or rejected as a result of there being insufficient funds in the relevant UOB account or due to whatever reason(s), as the case may be.

Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available at [www.uobgroup.com](http://www.uobgroup.com)), if held by or for an "Insured Depositor" and subject to the applicable provisions of the Deposit Insurance Act 2005 of Singapore (the "Act"), is insured under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. ("Insured Depositor" has the meaning prescribed in the Act.)