



Terms and Conditions
UOB Passbook Savings Account Promotion
(2008)

1. Definition

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Account" means the UOB Passbook Savings Account and "Accountholder" means the holder of an Account.
- 1.3 "Account Balance" refers to the end-day balance in an Account as at 31 October 2008. For an Account opened during the Promotional Period, the Account Balance will be taken to be zero.
- 1.4 "Promotional Interest Rates" refers to interest rates awarded to Accountholders during the Promotional Period subject to a maximum interest rate of 1.025%p.a, as described in Clause 2.2 below.
- 1.5 "Top-Up Amount" is the difference between the daily end-day balance within the promotional period and the Account Balance.
- 1.6 "Promotion" refers to the UOB Passbook Savings Account Promotion.
- 1.7 "Promotional Period" means the period from 1 November 2008 to 31 January 2009, both days inclusive.
- 1.8 "Terms and Conditions" means the terms and conditions for the Promotion, as amended from time to time.

2. Promotion Offer

- 2.1 Prevailing Account interest rates, as at 31 October 2008, are as follows:

Account Balance	Prevailing Rates
First S\$3000	0.250% p.a.
Next S\$47,000	0.275% p.a.
Next S\$50,000	0.375% p.a.
Remaining balance above S\$100,000	0.475% p.a.

- 2.2 Customers who, during the Promotional Period, open a new Account, or top up and maintain their existing Account(s) **with a minimum Top-Up Amount of S\$5,000**, will qualify for the Promotional Interest Rates.



Promotional Interest Rates are as follow:

Account Balance (as at 31 Oct 2008)	Promotional Interest Rate (paid on Top-Up Amount till 31 Jan 2009)
Up to S\$3,000	0.800% p.a.
More than S\$3,000 to S\$50,000	0.825% p.a.
More than S\$50,000 to S\$100,000	0.925% p.a.
More than S\$100,000	1.025% p.a.

Illustration:

	Account Balance as at 31 Oct 2008	Top-Up Amount	Promotional Interest Rate (applies ONLY to Top-Up Amount of a minimum S\$5,000)
Scenario A	S\$3,000	S\$1,000	<ul style="list-style-type: none">• Not eligible for Promotional Interest Rates.• Prevailing Account interest rates apply only.
Scenario B	S\$5,000	S\$5,000	<ul style="list-style-type: none">• First S\$3,000 of Account Balance: 0.250% p.a.• Next S\$2,000 of Account Balance: 0.275% p.a.• Top-up Amount of S\$5,000: 0.825%p.a.

2.3 Please note:

- 2.3.1 Promotional Interest Rates shall only be awarded on the Top-up Amount (which must be a minimum of S\$5,000).
- 2.3.2 Customers are required to open new Account(s), or top up and maintain their existing Account(s) with a minimum Top-up Amount of S\$5,000 to qualify for the Promotional Interest Rates during the Promotional Period. The Promotional Interest Rates shall be accorded to each Account and ONLY to the Top-Up Amount on a daily basis, provided that the top-up amount is a minimum of S\$5,000.
- 2.3.3 Customers may top up their existing Account(s) via one of the following channels:
- a) Cash Deposit Machines at UOB Auto Lobbies;
 - b) UOB Quick Cheque Deposit Boxes;
 - c) UOB Group branches;
 - d) UOB Phone Banking;
 - e) GIRO;
 - f) Internet banking; or
 - g) Any other channels permitted by the Bank
- 2.3.4 The following persons are not eligible for the Promotion:
- a) UOB staff;
 - b) UOB Kay Hian staff; and
 - c) Any other UOB accountholders currently earning preferential interest rates
- 2.4 Interest rates shall revert to the prevailing Account interest rates after the Promotional Period.



3. Withdrawals/Closure of Account

An Accountholder shall not be entitled to the Promotional Interest Rates, for any period of time within the Promotional Period, during which the Top-Up Amount in his Account falls below the minimum amount of S\$5,000, whether as a result of withdrawals or deductions or otherwise. In the event that the Account is closed within six months from the account opening date, the Account will be subject to an early account closure fee of S\$30.

4. General

4.1 The Terms and Conditions set out herein supplement and are additional to: [i] the Terms and Conditions Governing Accounts and Services and [ii] the Additional Terms and Conditions Governing Accounts and Services ([i] and [ii] are collectively known as "Account Terms"). In the event of any conflict or inconsistency between these Terms and Conditions and the Account Terms, these Terms and Conditions shall prevail and the Account Terms shall be deemed to have been amended to the extent necessary to give effect to these Terms and Conditions.

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, etc are returned or rejected as a result of there being insufficient funds in the relevant Account.

4.3 UOB's decision on all matters relating to or in connection with the Promotion shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.

4.4 Participation in the Promotion is subject to these Terms and Conditions. UOB may, at its discretion, vary, delete or add on to any of these Terms and Conditions, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.

4.5 Please proceed to any UOB Group branch or log on to uobgroup.com for details on the Promotion.