

Set sight on greater enjoyment



 **UOB** 大華銀行

RIGHT BY YOU



Get a new Samsung 32" Smart TV worth S\$529 in three easy steps.



- 1 SMS **CPTV**<space>**NRIC** to **77862** (e.g. CPTV S1234567A)
- 2 Spend or withdraw at least **S\$8,000** with **UOB CashPlus** from 1 October to 31 October 2017
- 3 Maintain at least **S\$8,000 average daily debit balance** in your UOB CashPlus from 1 November to 31 December 2017

**Hurry, there are only 200 sets up for grabs.
Start using your UOB CashPlus today!**

UOB CashPlus – Easy access to cash

- ✓ 24/7 access via Internet Banking
- ✓ 1,200 ATMs islandwide¹
- ✓ All UOB Branches
- ✓ Chequebook



SAMSUNG

Terms and conditions: ¹Includes OCBC ATMs under the same shared network.

This "UOB CashPlus Samsung TV promotion" ("Promotion") is only applicable to selected UOB CashPlus Account Holders of United Overseas Bank Limited ("UOB") who received either a Direct Mailer, Electronic Mailer and/or SMS from UOB regarding this Promotion ("each an "Account Holder", collectively, "Account Holders"). "Promotional Period" means the period from 1 October 2017 to 31 December 2017, both dates inclusive. To participate in the Promotion to redeem a Samsung 32" HD Flat Smart TV J4303 Series 4 ("Gift") worth S\$529, Account Holders must (i) within the Promotional Period, successfully registered his/her participation in the Promotion via SMS, by keying in "CPTV<space>NRIC" and sending it to 77862 (the "Registration") Example: "CPTV S1234567A"; and, (ii) withdraw an accumulated amount of at least S\$8,000 from the Account from 1 October to 31 October 2017 ("Withdrawal") and maintain (subject to the available credit limit) an average daily debit balance of at least S\$8,000 in his/her Account from 1 November to 31 December 2017; and (iii) his/her said Account must be one of the 200 Accounts with the highest average daily debit balances from 1 November to 31 December 2017, (these Account Holders are each referred to as an "Eligible Customer"). For the purpose of this Promotion, the term "Withdrawal" refers to all transactions that has been drawn down on credit limit (including withdrawal via ATM, Cheque issuance, funds transfer via UOB Personal Internet Banking and spend using UOB CashPlus Visa Card) of the Account Holder's UOB CashPlus Account but excludes all interests, late charges, annual fees, cash advance, UOB CashPlus Funds Transfer, installment billing under UOB CashPlus Personal Loan, fees and other financial charges imposed by UOB, unposted, voided, cancelled, disputed and/or reversed transactions and any other transactions as may be excluded by UOB from time to time. Each Eligible Customer is only entitled to one (1) Gift, regardless of how many Accounts he/she holds. A total of two hundred (200) pieces of Gift are available for redemption under this Promotion. The Gift are to be redeemed on a "first-come, first-served" basis and "while stocks last". Eligible Customers will receive an SMS by 31 January 2018 to notify the Eligible Customer that he/she is entitled to the Gift with the redemption details. By submitting the SMS, Account Holder consents to United Overseas Bank Group ("UOB") collecting, using and disclosing Account Holder's personal data for the purposes of this Promotion, and to contact Account Holder regarding the SMS enrolment via voice calls or text messages or email. This is in addition to any other consent which Account Holder may have provided to UOB in respect of the collection, use and/or disclosure of Account Holder's personal data and shall be without prejudice to and does not derogate from UOB's rights to collect, use and/or disclose Account Holder's personal data under the law. Other terms and conditions of this Promotion apply. Please visit uob.com.sg/cptv for the full terms and conditions governing this Promotion. United Overseas Bank Limited Co. Reg. No. 193500026Z

TERMS AND CONDITIONS GOVERNING THE “UOB CASHPLUS SAMSUNG TV (1 OCTOBER 2017 TO 31 DECEMBER 2017) PROMOTION” (“TERMS AND CONDITIONS”)

1. DEFINITIONS

- 1.1 **“Account”** means a UOB CashPlus Account which is in valid, subsisting and in good standing at all times during the Promotional Period as determined by UOB at its discretion.
- 1.2 **“Account Statement”** refers to the UOB CashPlus statement issued to an Accountholder.
- 1.3 **“Gift”** means Samsung 32” HD Flat Smart TV J4303 Series 4 (“Gift”) worth S\$529.
- 1.4 **“Promotion”** means this UOB CashPlus Samsung TV promotion.
- 1.5 **“Promotional Period”** means the period from 1 October 2017 to 31 December 2017, both dates inclusive.
- 1.6 **“SMS”** means Electronic Short Message Service.
- 1.7 **“UOB”** means United Overseas Bank Limited.

2. ELIGIBILITY

- 2.1 The Promotion is only applicable to persons who have:
 - (i) a valid and subsisting Account which is in good standing at all times as determined by UOB at its absolute discretion; and
 - (ii) received a direct mailer, electronic mailer and/or SMS from UOB on the Promotion together with the applicable Account Statement of such person,(each an **“Account Holder”**, collectively, **“Account Holders”**).
- 2.2 To receive a Gift, an Account Holder must fulfil all the conditions below:
 - (i) within the Promotional Period, successfully registered his / her participation in the Promotion via SMS, by keying in **“CPTV<space>NRIC”** and sending it to 77862 (the **“Registration”**). Example: **“CPTV S1234567A”**;
 - (ii) makes Withdrawals (as defined in Paragraph 2.3 below) of a minimum aggregate of S\$8,000.00 from his/her Account during from 1 October 2017 to 31 October 2017 (both dates inclusive);

- (iii) maintains an Average Daily Debit Balance of a minimum of S\$8,000.00 (subject to available credit limit in that Account) in that Account Holder's Account from 1 November 2017 to 31 December 2017;
- (iv) that Account Holder's Account is one of the two hundred (200) Accounts with the highest Average Daily Debit Balance over all the Categories,

2.3 For the purpose of the Promotion,:

- (i) the **"Average Daily Debit Balance"** refers to the average daily day-end debit balance from 1 November 2017 to 31 December 2017 (**"Balance Maintenance Period"**) and is calculated as follows:

The Average Daily Debit Balance = (the summation of each day-end debit balance for that Account for the applicable Balance Maintenance Period) ÷ (the number of calendar days in that applicable Balance Maintenance Period).

For avoidance of doubt, the Balance Maintenance Period applicable to an Account Holder shall be determined in accordance with Paragraph 2.2(iii) above.

Illustration: This is for illustrative purposes only and is not a representation, warranty or assurance of applicable Average Daily Debit Balance for the applicable Balance Maintenance Period under the Promotion:-

Balance Maintenance Period	1 November 2017 to 31 December 2017
Date	Each day-end debit balance for the Account
1 November 2017 to 30 November 2017 (30 Days)	S\$8,000
1 December 2017 to 31 December 2017 (31 Days)	S\$9,000
Sum of day-end debit balance for the Account during the Balance Maintenance Period for 1 November 2017 to 31 December 2017	(S\$8,000 x 30 days) + (S\$9,000 x 31 days) =S\$519,000.00
No. of calendar days in the Balance Maintenance Period for 1 November 2017 to 31 December 2017	61
Average Daily Debit Balance for the Balance Maintenance Period for 1 November 2017 to 31 December 2017	S\$519,000.00 / 61 days = S\$8,508.20

- (ii) the term **"Withdrawal"** refers to all transactions that draw down on the credit limit (including withdrawals via ATM, Cheque issuance, funds transfer via UOB Personal Internet Banking and transactions using UOB CashPlus Visa Card) of an Account Holder's

Account but **excludes** all interests, late charges, annual fees, cash advance, UOB CashPlus Funds Transfer, installment billing under CashPlus Personal Loan, fees, other financial charges imposed by UOB, unposted, voided, cancelled, disputed and/or reversed transactions and any other transactions as may be excluded by UOB from time to time.

- 2.4 Each Eligible Customer is only entitled to **one (1)** Gift, regardless of how many Accounts he / she holds.
- 2.5 All Registrations must be done via SMS by the Account Holder during the Promotional Period. A SMS will be sent to the applicable Account Holder for each successful Registration. Only SMSes received by UOB during the Promotional Period will be considered for the Promotion. Any incomplete or inaccurate Registration or Registration which is not performed in accordance with the terms and conditions of the Promotion will not be considered and consequently be disqualified.
- 2.6 By submitting the SMS, each Account Holder consents to United Overseas Bank Group ("UOB") collecting, using and disclosing Account Holder's personal data for the purposes of the Promotion, and to contact Account Holder regarding the SMS enrolment via voice calls or text messages or email. This is in addition to any other consent which Account Holder may have provided to UOB in respect of the collection, use and/or disclosure of Account Holder's personal data and shall be without prejudice to and does not derogate from UOB's rights to collect, use and/or disclose Account Holder's personal data under the law.
- 2.7 Sending and receiving of SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is/are engaged by UOB for the Promotion and UOB shall not be responsible or liable for any undelivered, lost or delayed SMS received or sent by the Account Holder. The Account Holder shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion. The SMS vendor, independent telecommunication authorities or service provider or such other third party is a third party and is independent and beyond the control of UOB. UOB shall not be responsible or liable in any manner whatsoever for the delay in the transmission or receipt of any SMS or billing insert or for any lost SMS or billing insert.

3. GIFT REDEMPTION

- 3.1 A total of only two hundred (200) Gifts are available for redemption under the Promotion.
- 3.2 Each Eligible Customers will receive a SMS (which will be sent to the latest mobile number registered to that Eligible Customer's Account based on UOB's records) by 31 January 2018 to notify the Eligible Customer if he/she is entitled to the Gift and where to proceed to redeem the Gift. Each Eligible Customer will need to bring along the following items for redemption:-
- (i) the original NRIC or Passport of the Account Holder; and
 - (ii) the original SMS with the unique serial code received from UOB in connection with the redemption.

The Gift is to be redeemed from the following redemption outlet during the respective operating hours set out in the table below:

<u>Letrain Redemption Centre</u> 2 Havelock Road, #03-03 Havelock II, Singapore 059763	Opening hours: Monday – Saturdays: 11.30am – 7.30pm Sunday and Public Holidays: Closed
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- 3.3 The Gift does not include delivery and installation charges.
- 3.4 The Eligible Customer must redeem the Gift from 1 February 2018 to 28 February 2018. .
- 3.5 Any Gift that is not redeemed by 28 February 2018 will be forfeited and the Eligible Customer shall not be entitled to any compensation or payment or to any replacement gift notwithstanding non-receipt of notification.
- 3.6 The redemption of the Gift is not valid in conjunction with other promotions, discounts, vouchers or privileges offered by UOB and/or the merchant and/or supplier.
- 3.7 UOB does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in the Account Holder's receipt of the SMS referred to in Paragraph 3.2 above or for any SMS referred to in Paragraph 3.2 which the applicable Account Holder does not receive in accordance with the time periods set out above.
- 3.8 The Gift awarded is not exchangeable for cash, credit, other goods and services or otherwise. UOB reserves the right, at its discretion, at any time, without prior notice or assigning any reason thereof or assuming any liability, replace or substitute the Gift with any other gift of equal or similar value selected by UOB.
- 3.9 The Gift is provided solely by the merchant and/or supplier, and UOB assumes no liability or responsibility for the acts or defaults of the merchant and/or the supplier or defects, quality, merchantability, the fitness or any other aspects of/in the goods or services offered in the Promotion, or for any injury, loss, damage, charge, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in the Promotion. UOB is not a principal or an agent of the merchant or supplier of the Gift or the goods or services offered in the Promotion. Any dispute about the quality or service standard must be resolved directly with the merchant and/or suppliers. The merchant and/or suppliers of the Gift or the goods or services offered in the Promotion may impose conditions for redemption and use of the Gift or the goods or services offered in the Promotion.
- 3.10 If any Eligible Customer is subsequently discovered to be ineligible or not entitled to participate in the Promotion, UOB reserves the right to forfeit/reclaim the Gift and award or dispose of it in such manner and to such persons as UOB deems fit without any liability on the part of UOB to any persons. No payment or compensation whether in cash, credit or kind shall be made by UOB

for the forfeited/reclaimed Gift. Without prejudice to the foregoing rights, UOB shall also be entitled to claim from the Eligible Customer a reimbursement for the value of the Gift.

4. GENERAL

- 4.1 Participation in the Promotion is subject to these Terms and Conditions and Account Holders are deemed to have accepted these Terms and Conditions when they participate in the Promotion. Notwithstanding anything herein to the contrary, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Account or Account Holder for the Promotion and shall not be obliged to give any reason therefor and shall not be obliged to make any payment or compensation whatsoever.
- 4.2 UOB shall not be responsible for:-
- (i) for any failure or delay in the transmission or receipt of SMS by or from any SMS vendor, independent telecommunication authorities or service providers or such other third party which may be engaged for the Promotion which may result in the SMS not being received by UOB and therefore the Account Holder and the respective Account being omitted from participating in the Promotion;
 - (ii) failure of the SMS vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the Promotion, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of UOB; and/or
 - (iii) for any loss to or expenses of any Account Holder or any other person in connection with the Promotion, howsoever arising.
- 4.3 UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to terminate the Promotion and/or to vary, amend, add or delete any of these Terms and Conditions herein (including but not limited to the Promotional Period, Gift, or any other eligibility terms and criteria, and the timing of any act to be done) without giving any reason, prior notice and/or without assuming any liability to any person, and the Account Holder shall be deemed to have consented to such variations, amendments, additions or deletions.
- 4.4 UOB's decision on all matters relating to the Promotion is at its discretion (including, without limitation to, who is an Eligible Customer, whether an Eligible Customer is eligible for the Gift) and shall be final, conclusive and binding on all participants of the Promotion. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any participant of the Promotion or any persons on any matter concerning the Promotion and no appeal, correspondence or payments, demands or claims will be entertained.
- 4.5 The prevailing terms and conditions governing the UOB CashPlus account ("**Standard Terms**") shall continue to be binding on all Account Holders and Accounts. Please visit uob.com.sg/cashplus for the Standard Terms. These Terms and Conditions shall prevail in the

event of any inconsistency between: (i) these Terms and Conditions and any advertising, promotional, publicity or other materials relating to this Promotion; (ii) these Terms and Conditions and the Standard Terms relating to the Promotion.

- 4.6 All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 4.7 The Promotion, these Terms and Conditions, including all matters arising out of or in relation to the Promotion shall be governed by the laws of Singapore, and all participants of the Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts.
- 4.8 A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.
- 4.9 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

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