

UOB FLEXIDEPOSIT FESTIVE PROMOTION NOV/DEC 2004
TERMS AND CONDITIONS

1. ELIGIBILITY

- a. This Promotion is open to customers who open a new UOB FlexiDeposit account with a minimum deposit of S\$50,000.
- b. Customer(s) who open a new FlexiDeposit account with a minimum deposit of S\$50,000 outside the promotional period is not eligible for the gifts/rewards.

2. PROMOTIONAL PERIOD

- a. The promotional period begins from 22 November to 31 December 2004.

3. OFFER

The following rewards/gifts are offered to customers who open a **new UOB FlexiDeposit account** during the promotional period:

Deposit Amount	Gift
S\$50,000 – S\$99,999	S\$30 gift voucher from Isetan
S\$100,000 – S\$199,999	One (1) air-ticket to Hatyai (return)
S\$200,000 and above	Two (2) air-tickets to Bangkok (return)

- a. Gifts offered for the UOB FlexiDeposit Festive Promotion is non-negotiable and non-exchangeable for cash or in kind.
- b. Deposits must be made in fresh funds i.e. funds not transferred from any existing UOB Savings or Current Account.
- c. Deposits shall remain in the account for a minimum of 3 months. In the event the customer withdraws his/her deposits (all or part thereof), PFS Deposits has the sole discretion to allocate the appropriate gift to the customer or request the customer to refund the entire cost of the gift.

5. ISSUANCE OF REDEMPTION LETTERS

- a. Redemption letters will be issued upon receipt of the '*FlexiDeposit Promotion Customer Incentive Form*'.
- b. All redemption letters will be issued 17 days after 31 December 04 and sent by normal mail.
- c. If customer does not receive his/her redemption letter by end January 2005, call 1800 22 22 121.
- e. The Redemption Letter from UOB is not replaceable. No claims will be entertained if the Redemption Letter is lost, torn, defaced or damaged.

6. TERMS AND CONDITIONS OF GIFTS/REWARDS

a. Isetan Voucher

- i. The value of the Isetan voucher is S\$30.

- ii. The redemption letter for the Isetan voucher is valid for one (1) month upon the date of the redemption letter issuance. Once the customer redeems the Isetan voucher, the vouchers are valid for one (1) year from the date of redemption.
- iii. The Isetan voucher cannot be exchanged for cash, in kind or used to settle outstanding credit balances.
- iv. The Isetan voucher can be exchanged for merchandise at Isetan Department Stores except for restaurants in Isetan Scotts and the Sony Shop at Isetan Orchard.
- v. The Isetan vouchers must be fully redeemed as no partial redemption will be entertained. Any unused value will be forfeited.

b. Air Tickets to Hatyai & Bangkok

- i. The air ticket(s) are issued by Tiger Airways.
- ii. The air ticket(s) to Hatyai / Bangkok are non-exchangeable for cash, in kind or any other destinations.
- iii. The air ticket(s) to Hatyai / Bangkok is exclusive of taxes and fees of S\$49 which is borne by the customer upon making the reservation.
- iv. Customer shall redeem their air tickets from 16 Jan 2005 to 15 Mar 2005. All reservations are subject to availability of seats upon booking.
- v. The air ticket is valid for the following travel periods: Fridays – Saturdays, Public holidays, 7th – 13th Feb 2005, 13th – 19th Mar 2005 and 24th – 26th Mar 2005

c. Early Bird Special gift

- i. The Early Bird Special gift is awarded to the first 200 customers who open a FlexiDeposit account during the promotional period with a minimum initial deposit of S\$100,000.
- ii. The Early Bird Special gift is on a first-come-first serve basis.

For more information, call 1800 22 22 121 or speak with our customer service officers.