



UOB High Yield Account Promotion Terms and Conditions

1. Definition

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Gift" refers to the Takashimaya shopping voucher as detailed in Clause 2 below
- 1.3 "Business Day" means any day on which UOB is open for business (other than a Saturday, Sunday or public holiday) on which UOB is open for business.
- 1.4 "Participating Amount" means the amount of deposit designated by the customers pursuant to Clause 2.2.3 below which represents the maximum amount that a customer is prepared to have withheld for the purpose of his participation in the Promotion and, where relevant, by reference to which UOB will make its determination of the Withheld New Deposit Amount under Clause 2.2.1 below.
- 1.5 "Promotion" refers to the UOB High Yield Account Promotion.
- 1.6 "Promotion Period" means the period from 5 December 2007 to 31 January 2008, both dates inclusive.
- 1.7 "New Deposit Amount" means S\$200,000 or S\$100,000 fresh funds deposited in the new or existing UOB High Yield Account respectively.

2. Promotion Offer

- 2.1 Customers who from **5 December 2007 to 31 December 2007** (both dates inclusive), open a new UOB High Yield Account with a New Deposit Amount of S\$200,000; or make a New Deposit Amount of S\$100,000, with fresh funds to their existing UOB High Yield Account,
- qualify to receive a S\$100 Takashimaya shopping voucher.
- Customers who from **1 January 2008 to 31 January 2008** (both dates inclusive), open a new UOB High Yield Account with a New Deposit Amount of S\$200,000; or make a New Deposit Amount of S\$100,000, with fresh funds to their existing UOB High Yield Account,
- qualify to receive a S\$50 Takashimaya shopping voucher.



2.2 To be entitled to the Gift,

2.2.1 Every New Deposit Amount must be deposited with fresh funds, that is, funds not transferred from existing UOB accounts or made with UOB cheque. Such funds will be withheld, or earmarked by UOB for a period of six (6) months from the following Business Day the Participation Form is received by the Bank (the "Minimum Period"). None of the New Deposit Amount withheld or earmarked will be available for withdrawal before the expiry of the Minimum Period without the customer first withdrawing from participation in the Promotion in accordance with Clause 3 below; and

2.2.2 Customers must complete and submit a "UOB High Yield Account Promotion Participation Form" to participate in the Promotion; and

2.2.3 Customers must designate, either in the UOB High Yield Account Promotion - Participation Form or in the relevant account opening form, as the case may be, a Participating Amount, which shall not exceed the total amount of fresh funds deposited by a customer in accordance with Clause 2.2.1 above; and

2.2.4 Customers can deposit via Cash, non-UOB Cashier's Order over the counter at any UOB Group branch or via non-UOB Cheque, which can be mailed or deposited into any UOB quick cheque deposit box.

2.3 Each account is strictly limited to one (1) Gift during the Promotion Period.

2.4 Gift is awarded at account level. For example, if a customer makes two deposits of S\$100,000 each separately into his personal and joint High Yield Accounts, the customer is entitled to two (2) Gifts in total. If a customer makes a deposit of S\$200,000 into his personal High Yield Account, the customer is entitled to one (1) Gift.

2.5 The Gift is not exchangeable for cash or any other gifts-in-kind and is subject to availability and while stocks last. UOB reserves the right to vary the Gift without prior notice.



3. Early Withdrawal of New Deposit Amount

3.1 In the event that customers wish to withdraw their participation in the Promotion, whether for the purpose of withdrawing all or any part of their New Deposit Amount before the end of the Minimum Period, or otherwise, the customers agree to:

3.1.1 Give one (1) Business Day advance notice of the intended withdrawal of participation, for the release of hold or earmark on the relevant New Deposit Amount(s) in the relevant UOB High Yield Account, by completing and submitting to UOB the required "UOB High Yield Account Promotion – Withdrawal of Participation Form"; and

3.1.2 Authorise UOB to debit the relevant UOB High Yield Accounts for a sum equivalent to the full value (S\$100 or S\$50) of such Gift given as determined by UOB in their sole and absolute discretion relevant for the New Deposit Amount(s) in respect of which the hold or earmark is released (the "Withdrawn New Deposit Amount").

3.2. For the avoidance of doubt, the signing condition to be used in relation to jointly-held UOB High Yield Account for the purpose of withdrawing from participation in the Promotion will be identical to the signing condition established for the operation of the relevant jointly-held UOB High Yield Account.

4. General

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

4.2 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 Promotion Period, or terminate this Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.



4.3 All account opening requirements for the opening of UOB High Yield Account in order to participate in the Promotion and all Terms and Conditions applicable to the relevant UOB High Yield Account will continue to apply and will prevail in the event of any inconsistency or conflict with these Terms and Conditions.

4.4 Please proceed to any UOB Group branch or log on to www.uobgroup.com/privilegebanking for details on the Promotion.

4.5 UOB shall not in any way be responsible for the usage of the Gift and shall not, at any time, be responsible or held liable for any loss or damage suffered by any person in connection with the Gift. All such issues must be taken up by the customers directly with the merchant.