

Terms and Conditions
UOB Children's Day Promotion 2008
UOB Junior Savers Account
Limited Edition Humphrey's Beach Playset, Coinbank & Coin Medallion

1. Definitions

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Gift" refers to a Limited Edition Humphrey's Coin Bank, Humphrey's Beach Set or Coin Medallion (depending on the Customer's participation of the respective Promotion Offer) as detailed in Clause 2.1 below.
- 1.3 "Business Day" means any day on which UOB is open for business (other than a Saturday, Sunday or public holiday).
- 1.4 "Participating Amount" means the amount of deposit designated by the customers pursuant to Clause 2.2.2 below.
- 1.5 "Promotion" refers to the promotion as detailed in Clause 2.1 below.
- 1.6 "Promotion Period" means the period from 3 October 2008 to 31 December 2008, both dates inclusive.
- 1.7 "New Deposit Amount" means an amount that is stipulated in the respective Promotional Campaign pursuant to Clause 2.1 below for fresh funds deposited in a new or existing UOB Junior Savers Account respectively.

2. Promotion Offer

- 2.1 Customers who, during the Promotion Period, open a new UOB Junior Savers Account or top up their existing accounts via monthly standing instruction, will qualify to receive a Gift based on the following Promotional Campaigns:-
- A) Children's Day Humphrey's Beach PlaySet Promotion (**3 October – 30 November 2008**)
- Existing Customers are required to arrange for a standing instruction of S\$250 deposit per month for 12 consecutive months, or
 - New Customers are required to open a UOB Junior Savers Account with a minimum sum of S\$500 and a standing instruction of S\$100 deposit per month for 12 consecutive months.
 - Limited Edition of Humphrey's Beach Playset (First 800 customers only)
 - Value of Gift: S\$12.

B) Mumcentre Members Exclusive Coinbank (3 October – 30 November 2008)

- New Customers are required to open a UOB Junior Savers Account with a minimum sum of S\$500 and a standing instruction of S\$100 deposit per month for 12 consecutive months.
- UOB Junior Savers Account opening form is also available at www.mumcentre.com.
- Limited Edition of Humphrey's Coinbank (First 380 customers only)
- Value of Gift: S\$18

C) Coin Medallion Promotion (Now till 31 December 2008)

- Both New Customers and Existing Customers are required to open a UOB Junior Savers Account with a minimum sum of S\$500 and standing instruction per month of S\$150 deposit for 12 consecutive months.
- OR
- Both New Customers and Existing Customers are required to open or top up their UOB Junior Savers Account with a minimum deposit of S\$2,500.
 - Value of Gift: S\$25

2.2 To be entitled to the Gift,

2.2.1 Customers must complete and submit a "UOB Junior Savers Account Application Form and/or a Standing Order Arrangement/Instruction Form" in order to participate in the Promotion; and

2.2.2 Customers must designate, in the UOB Junior Savers Account Application Form and/or a Standing Order Arrangement/Instruction Form a Participating Amount, which shall not exceed the New Deposit Amount; and

2.2.3 Every New Deposit Amount must be deposited with fresh funds, that is, funds not transferred from existing UOB accounts or made with UOB cheque.

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\$500 each into **two separate** UOB Junior Savers Accounts, the customer is entitled to two (2) Gifts in total.

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. Default / 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, the customers agree to:

3.1.1 Give one (1) Business Day advance notice of the intended withdrawal of participation.

3.2 In the event of insufficient funds/dishonoured cheque, the customer authorises UOB to debit from the customer's savings/current account or reimburse to UOB in cash, the full value of the Gift as stipulated in Clause 2.1 above.

3.3 For the avoidance of doubt, the signing condition to be used in relation to jointly-held UOB Junior Savers 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 Junior Savers Account.

4. General

4.1 UOB's decision on all matters relating to or in connection with the Promotion shall be final, binding and conclusive 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 Junior Savers Account in order to participate in the Promotion and all Terms and Conditions applicable to the relevant UOB Junior Savers 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 for details of the Promotion.

4.5 UOB shall not be responsible for the quality or performance 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.