# UOB JUNIOR SAVERS ACCOUNT PROMOTION TERMS & CONDITIONS

### 1. Definition

- 1.1 "UOB" means United Overseas Bank Limited.
- 1.2 "Promotion" refers to the UOB Junior Savers Account Promotion.
- 1.3 "Promotion Period" means the period from 19 October 2006 to 15 November 2006, both dates inclusive and is subject to change without prior notice and without payment or any compensation whatsoever to the customers.

### 2. Promotion Offer

- 2.1 Customers who, during the Promotion Period, open a new UOB Junior Savers Account with a minimum deposit amount of S\$2,000 or make a top-up to their existing UOB Junior Savers Account with S\$1,000 shall receive a Humphrey's Corner Coin Bank.
- 2.2 To be entitled to the Promotion Offer stated in Clause 2.1 above, the deposit amount must be made with fresh funds (i.e. funds not transferred from any existing UOB account or made with UOB cheques) and must be maintained in the UOB Junior Savers Account for a minimum period of 2 months from date of deposit, failing which UOB reserves the right to debit without prior notice to the customer, S\$20 (being the value of the Humphrey's Corner Coin Bank given to the customer) from the UOB Junior Savers Account.
- 2.3 Only one (1) Humphrey's Corner Coin Bank will be given per UOB Junior Savers Account, on first come first serve basis and/or while stocks last.
- 2.4 The Humphrey's Corner Coin Bank must be collected by the customer at any UOB Group branch's counter at the point of making the deposit (as required under Clause 2.1 above). Collection of the Humphrey's Corner Coin Bank at a date after the deposit date shall not be entertained.
- 2.5 The Humphrey's Corner Coin Bank is not exchangeable for cash or any other gifts in kind.
- 2.6 UOB reserves the right to make changes to the Promotion Offer at any time without giving prior notice to the customers.

## 3. Account Closure

- 3.1 Customers will be subjected to an early account closure fee of S\$30 if the UOB Junior Savers Account opened during the Promotional Period is closed within 6 months from the date of account opening.
- 3.2 UOB reserves the right to vary or revise the amount of closure fee chargeable by UOB from time to time at UOB's absolute discretion without prior notice to the customers.

#### 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 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 These Terms and Conditions set out herein supplement and are additional to the Terms and Conditions For Junior Savers Account.

Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available <u>here</u>), if held by or for an "insured depositor" and subject to the applicable provisions of the Deposit Insurance Act 2005 of Singapore (the "Act"), is insured under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. ("Insured depositor" has the meaning prescribed in the Act.)