



**UOB Child Development Account (CDA) Promotion up to 2% ("Promotion")  
(13 July to 31 December 2015)  
Terms and Conditions**

**1 Definitions**

- 1.1 **"Account"** means a UOB Child Development Account (CDA) which is in valid, subsisting and in good standing at all times during this Promotion as determined by the Bank at its discretion.
- 1.2 **"Accountholder"** means the trustee of the Account.
- 1.3 **"Account Balance"** means the day-end balance in an Account, as determined by the Bank in its discretion.
- 1.4 **"Bank"** means United Overseas Bank Limited ("**UOB**") or Far Eastern Bank Limited ("**FEB**") as the case may be, and includes any successors or assign of the Bank.
- 1.5 **"Gift"** means the gift as stipulated in Clause 3.1.
- 1.6 **"Prevailing Interest Rates"** means the interest rates stipulated in Clause 2.1.
- 1.7 **"Promotion"** means this UOB Child Development Account (CDA) promotion up to 2%.
- 1.8 **"Promotion Period"** means the period from 13 July to 31 December 2015, both dates inclusive.
- 1.9 **"Additional Promotional Rates"** means the promotional interest rates stipulated in Clause 2.2 herein which are applicable to the Account Balance during the Promotional Rates Term.
- 1.10 **"Terms and Conditions"** means the terms and conditions for this Promotion, as may be amended from time to time.

## 2 Promotional Rates

2.1 The Prevailing Interest Rate on the Account as at 13 July 2015 are as follows:

Account Balance	Prevailing Interest Rates (% p.a.)
First S\$20,000	0.50%
Remaining Balances above S\$20,000	0.80%

2.2. An Account which is opened during the Promotion Period shall qualify for the following Promotional Rates determined based on the Account Balance

Account Balance	Promotional Rate (Till 31 Dec 2015)
First S\$20,000	1.20%
Remaining Balances above S\$ 20,000	1.20%

2.2 These Promotional Rates are calculated on a daily basis, and are only applicable to the day end balance in the Account from the date the Account is opened until the expiry of the Promotion Period”.

2.3. The total interest rate (i.e. Promotional Rates plus Prevailing Interest Rates) applicable to an Account under this Promotion shall not exceed 2.00% p.a.

2.4. Upon expiry of the Promotion Period (i.e. 31 December 2015), the Promotional Rates no longer apply. Prevailing Interest Rates shall apply to the deposits in the Account.

## 3 Gift

3.1 Each new Account which is opened during the Promotion Period shall be eligible to receive a **Kung Fu Panda infant gift set (“Gift”)**

3.2 **The Gift is available on a first come first served basis, whilst stocks last**

3.3 Each qualifying Account may receive only one (1) Gift and shall not be entitled to any additional Gift irrespective of the number of times the Accountholder has satisfied the conditions under clause 2

3.4 A redemption letter will be sent (“**Redemption Letter**”) to the last known address of the Accountholders one (1) month from the date the minimum deposit is made. Details of the redemption will be stipulated in the Redemption Letter. The Bank does not assume any liability or responsibility and shall not be liable or responsible for any failure or delay in the Accountholder’s receipt of the Redemption Letter or for any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Original Redemption Letter and proper identification (original NRIC/Passport) must be presented at the point of redemption.

3.5 Redemptions of the Gift at the relevant redemption centres must be made within the time period set out in the Redemption Letter. All unclaimed Gifts will be forfeited. Any Accountholder whose Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.

- 3.6 The Bank reserves the right to vary or substitute the Gift with other items of similar or equal value at any time without having to give any notice or provide any explanation.
- 3.7 The Gift is **not exchangeable** for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 3.8 The Gift is provided solely by the merchant and the Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. The Bank is not an agent and/or a principal of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption or use of the Gift.

#### **4 Withdrawals / Closure of Account**

- 4.1 If the Account is closed, or is subsequently found by the Bank to be ineligible for the Promotion, the Bank may at its discretion, forfeit or reclaim the additional interest(s) and/or the Gift; or if already awarded/redeemed, charge to and debit the additional interest and /or an amount equivalent to the value of the Gift, from the Accountholder's Account.
- 4.2 In the event where the monies standing to the credit of the Account is not sufficient to reimburse the Bank for the value of the Gift and/or the additional interest, the Accountholder agrees and consents to immediately reimburse UOB for the value of the Gift and/or the additional interest.

#### **5 General**

- 5.1 Participation in the Promotion is subject to the Terms and Conditions. The Terms and Conditions shall be read in conjunction with the **TERMS AND CONDITIONS GOVERNING CHILD DEVELOPMENT ACCOUNTS AND SERVICES ("Account Terms")**. In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, in respect of the Promotion, the Terms and Conditions herein shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail.
- 5.2 The Bank may, at any time and at its sole and absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions, including but not limited to varying the Promotion Period or terminating the Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments. The Bank shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters
- 5.3 The Bank has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the Accountholder has met all the requirements of the Promotion. The Bank's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by the Bank to any person (including the Accountholder). The Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to the Promotion or its decision.
- 5.4 The Promotion is not valid with any other privileges or promotions unless otherwise stated.



- 5.5 While the information provided herein is believed to be reliable as at the date of printing, the Bank makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 5.6 A person who is not a party to the Terms and Conditions and/or any agreement governed by the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of such agreement or any of the Terms and Conditions.
- 5.7 The Terms and Conditions are governed by the laws of Singapore and all Accountholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.

Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member.