



## **Terms and Conditions**

### **UOB US Dollar Fixed Deposit Promotion**

#### **1. Definition**

- 1.1 “Account” means the UOB US Dollar Fixed Deposit Account.
- 1.2 “Accountholder” means the holder of the Account.
- 1.3 “Bank” means United Overseas Bank Limited (“UOB”) or Far Eastern Bank Limited (“FEB”) as the case may be, and includes any successors or assigns of the Bank.
- 1.4 “Promotion” means the UOB US Dollar Fixed Deposit Promotion.
- 1.5 “Promotional Period” means the period from 24 October 2011 to 31 December 2011, both dates inclusive.
- 1.6 “3-Month US Dollar Fixed Deposit Promotional Interest Rate” refers to the special interest rate of 0.72% p.a. awarded to Accountholder for the deposit placed in the Account during the Promotional Period, subject to a minimum deposit sum stipulated in the Clause 2.1.
- 1.7 “6-Month US Dollar Fixed Deposit Promotional Interest Rate” refers to the special interest rate of 0.90% p.a. awarded to Accountholder for the deposit placed in an Account during the Promotional Period, subject to a minimum deposit sum stipulated in the Clause 2.1.
- 1.8 “Terms and Conditions” means the terms and conditions for the Promotion, as may be amended from time to time.

#### **2. UOB US Dollar Fixed Deposit Promotion**

- 2.1 To qualify for the 3-Month and 6-month US Dollar Fixed Deposit Promotional Interest Rates, a minimum deposit of USD100,000 and up to a maximum of USD999,999,999.99 must be placed during the Promotional Period.
- 2.2 Accountholder shall not be entitled to the 3-Month or 6-month US Dollar Fixed Deposit Promotional Interest Rates if the deposits placed in the UOB 3-month US Dollar Fixed Deposit or UOB 6-month US Dollar Fixed Deposit for this Promotion is prematurely withdrawn. The 3-month or 6-month US Dollar Fixed Deposit Promotional Interest Rate will automatically revert to the bank’s prevailing US Dollar Fixed Deposit board rate at the time of withdrawal and any interest payment (if any) will be calculated at the bank’s discretion.
- 2.3 The 3-month or 6-month US Dollar Fixed Deposit Promotional Interest Rate applies if the deposit placed in the UOB 3-month or 6-month US Dollar Fixed Deposit is held to maturity. Premature withdrawals (whether in whole or in part) may be made only with the Bank’s consent and upon such terms as the Bank may in its absolute discretion impose from time to time, including (without limitation) no payment of interest and/or recovery of interest paid.

- 2.4 Upon maturity of the deposit in the UOB 3-month or 6-month US Dollar Fixed Deposit, the principal and interest amounts will be automatically renewed at the Bank's prevailing US Dollar Fixed Deposit board rate for the tenor, unless other maturity instructions are provided by the Accountholder.

### **3. General**

- 3.1 Promotional interest rates on the Account shall revert to the Bank's prevailing US Dollar Fixed Deposit board rates after the Promotional Period.
- 3.2 This Promotion shall not be applicable to deposits that are pledged to the Bank to secure any credit or banking facility.
- 3.4 In the event that the Account is closed within six (6) months from the account opening date, the Account will be subject to an early account closure fee of S\$30.
- 3.5 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in this Promotion, the Bank may at its discretion, where applicable, amend the interest rate applicable to the deposits to the Bank's prevailing US Dollar Fixed Deposit board rate or reclaim any interest if already awarded. No person shall be entitled to any payment or compensation from the Bank should the Bank exercise its discretion as stated in this clause.
- 3.6 The Terms and Conditions set out herein are supplemental and additional to (i) the Terms and Conditions Governing Accounts and Services and (ii) the Additional Terms and Conditions Governing Accounts and Services ((i) and (ii) collectively known as the "Account Terms"). In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, the Terms and Conditions herein shall prevail in matters relating to this Promotion and the Account Terms shall be deemed to have been amended to the extent necessary to give effect to the Terms and Conditions herein.
- 3.7 The Bank's decision on all matters relating to or in connection with the Promotion shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.
- 3.8 In the event of any inconsistency between the Terms and Conditions herein and any brochure or marketing materials relating to the Promotion, the Terms and Conditions herein shall prevail.
- 3.9 Participation in the Promotion is subject to the Terms and Conditions stated herein. The Bank may, at its discretion, vary, delete or add on to any of the Terms and Conditions herein, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any reasons or prior notice or assuming any liability to any persons.