

**Terms and Conditions Governing the GoBear-UOB CashPlus Personal Loan Interest Rate Promotion**

1. The United Overseas Bank Limited ("UOB") CashPlus Personal Loan Interest Rate Promotion ("Promotion") is open to new customers who:-
  - (i) open a UOB CashPlus account; and
  - (ii) apply for UOB CashPlus Personal Loan ("CPPL") with a minimum loan amount of S\$1,000 and a maximum loan tenor of 36 months.
  - (iii) apply for UOB CashPlus account and CPPL from GoBear.com.sg
2. The Promotion is valid from 1 August to 30 September 2016, both dates inclusive ("Promotion Period").
3. To be eligible for the Promotion, the applicant's UOB CashPlus account must be submitted and approved during the Promotion Period and the CPPL applications must be submitted within 30 days of the UOB CashPlus account opening date ("Eligible Customers").
4. The following applicants are not eligible to participate in the Promotion:
  - (i) existing UOB CashPlus customers; or
  - (ii) persons who are or become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them at any time during the Promotion Period.
5. Eligible Customers will enjoy interest rate of 4.25% p.a. and 1.5% processing fee on the approved CPPL amount ("Promotional Rate") for the entire loan tenor ("Promotional Rate Term") as shown below:-

<b>Loan Tenor (months)</b>	<b>Flat Interest Rate (% p.a.)</b>	<b>Processing Fee (%)</b>	<b>Effective Interest Rate (% p.a.)</b>
12	4.25	1.5	10.61
24			9.46
36			8.99

6. Upon expiry of the Promotional Rate Term, the interest rates shall revert to the prevailing CPPL interest rates.
7. Any applicant who cancelled or closed their UOB CashPlus in the last twelve (12) months prior to the commencement of the Promotion Period or during the Promotion Period and opened a new UOB CashPlus account during the Promotion Period will not be eligible for the Promotion.
8. If UOB subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion, UOB may at its discretion accord the prevailing CPPL interest rates without any notice. No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion as stated in this clause.
9. To enjoy the Promotional Rate, UOB CashPlus account and CPPL account must be valid, subsisting and in good standing throughout the Promotional Rate Term.

## **General**

10. Eligible Customers will be bound by the Terms and Conditions governing UOB CashPlus and the Terms and Conditions governing UOB CashPlus Personal Loan (collectively the “Standard Terms”). In the event of inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall prevail only to the extent of such inconsistency in relation to the Promotion.
11. In the event of any inconsistency between the terms and conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the terms and conditions herein shall prevail.
12. UOB’s decisions on all matters relating to the Promotion shall be final and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
13. The Promotion is not valid with and shall not apply in conjunction with any other privileges or promotions.
14. UOB shall not be responsible for any loss to, charges or expenses of any Eligible Customer or any other persons in connection with the Promotion, howsoever arising.
15. UOB reserves the right at any time in its absolute discretion to vary, add, modify, delete any of these terms and conditions without prior notification or giving any reason, including but not limited to the discontinuation of the Promotion and the timing of any act to be done, and all customers shall be bound by these amendments.
16. While the information provided herein is believed to be reliable as at the date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
17. 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.
18. 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.