



HDB Refinancing Promotion

Terms and conditions:

1) Subject to availability and on whilst stocks last basis. Only 1 redemption per property loan. Each property loan will be entitled to only one voucher redemption letter regardless of the number of applications submitted or applicants.

2) To be entitled to the S\$50 Cold Storage shopping voucher, a completed application to refinance your HDB loan (not less than S\$80,000) over from HDB must be submitted to our Home Loans Specialist at a participating UOB Branch between 1st December to 31st December 2013. An application shall be deemed to be completed only if the application form has been signed by all owners of the flat and accompanied by the following documents from all applicants: Copy of NRIC, latest Notice of Assessment or latest 12 months CPF contribution history, latest payslip(s), CPF property withdrawal statement, HDB statement (hdb.gov.sg/MyHDBpage) and any other documents as the Bank may require.

3) Participating UOB Branches are as follows: Anson Branch, Ang Mo Kio Branch, Bendemeer Branch, Bishan Branch, Bukit Batok Branch, Bukit Panjang Branch, City Plaza Branch, Clementi Branch, Coleman Branch, Great World City Branch, Holland Branch, JEM Branch, Jurong Point Branch, Main Branch, Marina Square Branch, New Bridge Branch, Novena Square Branch, North Point Branch, Orchard Branch, Parkway Parade Branch, Raffles City Branch, Rochor Branch, Scotts Square Branch, Serangoon Central Branch, South Bridge Branch, Thomson Branch, Tiong Bahru Branch, Toa Payoh Branch, Woodlands Branch. Please refer to www.uob.com.sg for more information on the respective branch location and opening hours.

4) A redemption letter to collect the S\$50 Cold Storage voucher from designated Cold Storage branches will be issued to the main applicant no later than 31st January 2014. Redemption terms and conditions will be stated in the redemption letter.

5) This promotion is not valid with third party referral payment, and shall not be applicable to applicants who have received other benefits, rewards and/or administrative concessions from the Bank on his/her existing or new property loan(s) which includes but is not limited to a waiver or reduction of any fee payable or penalty incurred by the applicant.

6) UOB reserves the right to replace and/or substitute and/or change the shopping voucher with another item of an equivalent or close to the prevailing recommended retail price of any of the shopping voucher at any time and without giving any prior notice or reason or assuming any liability to any part. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.

7) UOB's decision on all matters relating to or in connection with this promotion is at its discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason on any matter concerning the promotion and no appeal, correspondence or claims will be entertained. UOB has the right and discretion to determine who is eligible to receive the shopping voucher. Participation in this promotion is subject to the terms and conditions stated herein. UOB reserves the right to vary the terms and conditions of this promotion at its discretion at any time without giving any reason or prior notice or assuming any liability to any party. The mode of notification of suspension, termination or variation shall be at UOB's discretion.

8) While all the information provided herein is believed to be reliable at the time and date of printing, UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. These terms and conditions shall be governed by the laws of Singapore, and all participants in this promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the Singapore Courts. A person who is not a party to any agreement governed by these terms and conditions