



HDB Home Loans Refinancing Promotion

Terms and conditions:

1) Giveaway of S\$80 worth of The Choice or Dairy Farm gift voucher(s) ("Gift") is subject to availability. Customers are entitled to one (1) Gift per property loan application only, whilst stocks last.

2) In order to receive the Gift, a completed application form to refinance your existing HDB home loan (minimum S\$80,000) from HDB / other financial institution over to United Overseas Bank Limited ("UOB") must be submitted to UOB's Home Loans Specialist at any UOB branch from now till 28 February 2014 (inclusive). An application shall be deemed completed only if the application form has been signed by all owners of the HDB property and is accompanied by the following documents relating to each applicant: 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 UOB may require.

3) 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 UOB on his/her existing or new property loan(s) (including but not limited to a waiver or reduction of any fee payable or penalty incurred by the applicant).

4) A redemption letter to redeem the Gift from designated Cold Storage branches will be issued by 28 March 2014 to the customers who are entitled to receive the Gift. Details and terms and conditions of redemption will be stated in the redemption letter. UOB assumes no liability or responsibility and no payment or compensation of any kind will be made for any failure or delay in the customers' 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. The original redemption letter and proper identification documents (original NRIC/Passport) of the eligible customers must be presented at the point of collection/redemption.

5) Neither the redemption letter nor the Gift is refundable, transferable or exchangeable for cash, credit or other gifts, in full or in part. UOB will not be liable or responsible for any defect, deficiency, merchantability or any other aspect of the Gift or for the acts or defaults of the manufacturer, merchant and/or suppliers of the Gift. UOB is not an agent of the manufacturer, merchant and/or suppliers. In addition to these terms and conditions, the manufacturer, merchant and/or suppliers of the Gift may impose separate and further conditions for the redemption of and use of the Gift. Any dispute about

the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. UOB will not be responsible or liable for any injury, loss or damage of any kind suffered or incurred as a result of or in connection with this promotion and the redemption or usage of the Gift howsoever arising.

6) UOB reserves the right to vary or substitute the Gift with another item (cash or otherwise) of similar or equal value at any time without giving any notice or reason. UOB's decision on all matters relating to or in connection with this promotion and/or the Gift are 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/or the Gift and no appeal, correspondence or claims will be entertained. Participation in this promotion is subject to the terms and conditions stated herein.

7) Notwithstanding any of the terms and conditions contained herein, UOB may vary, delete or add on to any of these terms and conditions at its discretion at any time without giving any reason or prior notice or assuming any liability to any party.

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.

9) A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement. 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.