



United Overseas Bank Limited ("UOB") Home Speed Home - Home Loans Promotion Terms and Conditions

Giveaway of S\$80 worth of The Choice or Dairy Farm gift voucher(s)

- 1) Applicant(s) shall be eligible to receive S\$80 worth of The Choice or Dairy Farm gift voucher(s) ("**Gift**") if:
 - (a) the applicant(s) submits a completed application to either **(i) finance the purchase of a residential property or (ii) refinance an existing home loan from HDB or any other financial institution** with UOB to a UOB mortgage banker at (i) UOB Parkway Parade Branch / UOB Jurong Point Branch on 3 or 4 May 2014 between 11am to 6pm or (ii) at UOB Toa Payoh Branch / UOB Tiong Bahru Plaza Branch on 10 or 11 May 2014 between 11am to 6pm; and
 - (b) if the loan taken out with UOB is of a minimum sum of S\$80,000 for HDB flat and S\$100,000 for private residential property respectively.
- 2) Applicant(s) are entitled to one (1) Gift per eligible property loan application only. Only available to the first 50 property loan applications submitted at UOB Parkway Parade Branch, UOB Jurong Point Branch, UOB Toa Payoh Branch or UOB Tiong Bahru Plaza Branch on the respective dates mentioned above.
- 3) A redemption letter to redeem the Gift from designated Cold Storage branches will be issued by 30 June 2014.

Cash Reward of up to S\$5,000

- 4) Applicant(s) shall be eligible to receive a cash reward of up to S\$5,000 ("**Cash Reward**") if:
 - (a) The conditions in clause 1(a) and (b) above have been fulfilled; and
 - (b) UOB's letter of offer ("**LO**") is accepted by the applicant(s) within seven (7) days from the date of issue of the LO or by 30 June 2014, whichever is earlier.
- 5) The Cash Reward awarded to eligible the applicant(s) will be an amount equivalent to 0.05% of the loan amount granted by UOB, subject to a maximum of S\$5,000.
- 6) Applicant(s) are entitled to one (1) Cash Reward per eligible property loan application only.
- 7) The Cash Reward will be credited and given to the main applicant via NETS FlashPay Card(s). A redemption letter to redeem the NETS FlashPay Card(s) will be mailed to the main applicant's mailing address by 30 August 2014.

General

- 8) An application shall be deemed to be completed only if:
 - (a) all the fields in the application form have been completed and accurately filled in;
 - (b) the application form has been signed by all applicant(s); and
 - (c) the application form 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), Option to purchase (for purchase), CPF property withdrawal statement (for refinancing), HDB statement (for refinancing) and any other documents as UOB may require.

- 9) This promotion is only available to applicant(s) who are natural persons and in respect of the financing of residential property registered in the name of natural persons. For the avoidance of doubt, this promotion is not available to body corporates.
- 10) This promotion is not valid with third party referral payment, and shall not be applicable to applicant(s) 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 applicant(s)).
- 11) UOB assumes no liability or responsibility and no payment or compensation of any kind will be made for any failure or delay in the applicant(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.
- 12) The redemption letter(s), the Gift and/or Cash Reward are not transferable or exchangeable for cash, credit or other gifts, in full or in part.
- 13) The redemption is subject to the terms and conditions stated in the redemption letter and only original copies of the redemption letters will be accepted at the place of redemption stated therein. Proper identification documents (original NRIC/Passport) of the applicant(s) must be presented at the point of redemption. Any late redemption of the Gift and/or Cash Reward will not be entertained and will be treated as uncollected and forfeited.
- 14) UOB will not be liable or responsible for any defect, deficiency, merchantability or any other aspect of the Gift, the Cash Reward and/or any other gifts or for the acts or defaults of the manufacturer, merchant and/or suppliers of the same. 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, the Cash Reward and/or any other gifts may impose separate and further conditions for the redemption of and use of the same. 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, the Cash Reward and/or any other gifts howsoever arising.
- 15) UOB reserves the right to substitute a similar reward of equivalent or similar value without prior notice; or to suspend or withdraw any rewards at any time without prior notice.
- 16) **If UOB subsequently discovers that the applicant(s) is in fact not eligible to participate in, does not qualify for this promotion or if the loan is subsequently cancelled by the applicant(s) or UOB, UOB may at its discretion, forfeit or reclaim the Gift and/or the Cash Reward or charge to and debit an amount equivalent to the value of the Gift and/or the Cash Reward, if already awarded, from the applicant(s)' accounts with UOB.** If the monies standing to the credit of the accounts are not sufficient to reimburse UOB for the value of the Gift and/or the Cash Reward, the applicant(s) shall immediately reimburse UOB for the value of the Gift and/or the Cash Reward.
- 17) UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this promotion, including but not limited to the determination of whether the applicant(s) have met all the requirements of this promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter relating to this promotion or its decision.
- 18) Participation in this promotion is subject to these terms and conditions. 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.

- 19) 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.
- 20) 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.
- 21) 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.