



**United Overseas Bank Limited ("UOB") Property Loans - In-Branch Promotion  
(June to August 2014)**

**Terms and Conditions:**

Get S\$80 worth of The Choice or Dairy Farm gift voucher(s) when you sign up for UOB Property Loans

- 1) Applicant(s) shall be eligible to receive S\$80 worth of The Choice or Dairy Farm gift voucher(s) ("**Gift**") for each UOB property loan ("**Property Loan**") if:
  - (a) the application is submitted between June 2014 and August 2014, together with the card sleeve received from our UOB branch service staff;
  - (b) UOB's letter of offer is accepted by 30 September 2014; and
  - (c) the loan accepted with UOB is of a minimum sum of (i) S\$80,000<sup>^</sup> for a HDB flat; (ii) S\$80,000<sup>^</sup> for a property in Thailand; (iii) S\$100,000<sup>^</sup> for a private residential property in Singapore; S\$100,000<sup>^</sup> for a property in Malaysia; (iv) S\$200,000<sup>^</sup> for a commercial property in Singapore; (v) S\$200,000<sup>^</sup> for a property in Tokyo; and (vi) S\$300,000<sup>^</sup> for a property in Australia or London.

<sup>^</sup>or its equivalent value if the loan is approved in other currencies.

- 2) Only applicable to Property Loans for the purpose of purchasing a new property, refinancing or to a gear up term loan that is secured on unencumbered properties. For the avoidance of doubt, the promotion is not applicable for the restructuring or re-pricing of existing Property Loans taken out with UOB or a gear up term loan secured on a property that is already mortgaged to UOB.
- 3) A redemption letter to redeem the Gift from designated Cold Storage branches will be issued by 30 November 2014.
- 4) 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.
- 5) 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)).
- 6) All Property Loan applications are subject to approval and acceptance by UOB.
- 7) This promotion is not applicable to any employee of UOB and its subsidiaries.
- 8) 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.
- 9) The redemption letter and the Gift are not transferable or exchangeable for cash, credit or other gifts, in full or in part.

- 10) 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 will not be entertained and will be treated as uncollected and forfeited.
- 11) UOB will not be liable or responsible for any defect, deficiency, merchantability or any other aspect of the Gift 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 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 and/or any other gifts howsoever arising.
- 12) 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.
- 13) 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.
- 14) 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.
- 15) 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.
- 16) 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.
- 17) 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.