

**Terms and Conditions**  
**UOB Wealth Premium Account Promotion**  
**(Opt-out Exercise 27 September – 31 October 2013)**

**1. Definition**

- a) **"Account"** means the UOB Wealth Premium Account which is in good standing at all times during the Promotion as determined by the Bank at its absolute discretion.
- b) **"Account Balance"** means the day-end balance of an Account as at 26 September 2013.
- c) **"Bank"** means United Overseas Bank Limited ("UOB") or Far Eastern Bank Limited ("FEB") as the case may be, and includes any successor or assign of the Bank.
- d) **"Eligible Accountholder"** means the holder of the Account who has fulfilled Clause 2.1 herein.
- e) **"Fresh Funds"** means (i) funds in the form of non-UOB/FEB cheques; (ii) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotional Period.
- f) **"Promotion"** means the UOB Wealth Premium Account Promotion.
- g) **"Promotional Period"** means the period from 27 September – 31 October 2013, both dates inclusive in which the Promotion is open for Accountholders' participation.
- h) **"Terms and Conditions"** means the terms and conditions for this Promotion, as may be amended from time to time.
- i) **"Top-up Amount"** means the incremental daily balances in an Account during the Promotional Period compared against the Account Balance.

**2. Eligibility**

- 2.1 This Promotion is open to selected UOB Wealth Banking customers who open or convert their UOB deposit account to a UOB Wealth Premium Account during the Promotional Period.

**3. Promotion**

- 3.1 Eligible Accountholders who:
  - a) Top-up their existing Account with a minimum Top-Up Amount of at least S\$50,000 in Fresh Funds during the Promotional Period; and
  - b) Maintain such Fresh Funds deposited in their existing Account(s) for a period of two (2) months from the date of deposit or earmark, whichever is earlier.

shall be eligible for Takashimaya Vouchers ("Gift") based on the gift tier below:

<b>Incremental Fresh Fund Deposit / Top-Up Amount</b>	<b>Gift</b>
Minimum of \$50,000 to less than S\$100,000	\$60 Takashimaya vouchers
Minimum of \$100,000 to less than S\$200,000	\$150 Takashimaya vouchers
Minimum of S\$200,000 to less than S\$300,000	S\$300 Takashimaya vouchers
S\$300,000 and above	S\$400 Takashimaya vouchers

**There must be incremental deposits qualifying the Eligible Accountholder to receive the Gift. The qualifying incremental deposit shall be earmarked for a period of two (2) months from the date of deposit or earmark, whichever is earlier.**

- 3.2 The Gift under this Promotion is limited and is available on a 'first-come-first-serve' basis. **Each qualifying Account shall only be eligible under one (1) Gift tier based on the Fresh Funds deposited into the Account.** E.g. An Eligible Accountholder with a Fresh Funds deposit of S\$250,000 in his/her Account shall be eligible for one (1) Tier 2 Gift if the Eligible Accountholder agrees to earmark only S\$150,000 in his/her Account. For the avoidance of doubt, each qualifying Account is only entitled to one (1) Gift and shall not be entitled to any additional Gift notwithstanding that the Eligible Accountholder subsequently deposits additional Fresh Funds into his/her Account during the Promotional Period.
- 3.3 The Bank reserves the right to vary or change the Gift under the Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.
- 3.4 The Gift is not exchangeable for cash, credit or in kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 3.5 To be eligible for the Gift, subject to fulfilling the requirements stated in Clause 3.1, the Eligible Accountholder must sign a participation form for the Gift under this Promotion, consenting to the deposits being earmarked for a period of two (2) months from the date of deposit or earmark, whichever is earlier and submit the completed participation form at a UOB Wealth Banking Centre. Eligibility to receive the Gift is subject to the deposits being successfully earmarked for the specified duration.
- 3.6 The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods and services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. The Bank is not an agent and/or principal of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption of the goods and services.
- 3.7 For the avoidance of doubt, an Eligible Accountholder participating in this Promotion will only be entitled to the Bank's prevailing interest rates on the Fresh Funds deposited in his/her Account during the Promotional Period.

#### **4. Withdrawals/ Closure of Account**

- 4.1 The Bank reserves the right to charge a fee of up to \$400 for the Gift to the Eligible Accountholder's Account if the Eligible Accountholder withdraws part of or all the earmarked amount which qualifies the Eligible Accountholder for the Gift within two (2) months from the date of deposit or earmark, whichever is earlier.
- 4.2 In the event that the Account is closed within six months from the account opening date, the Account will be subject to an early account closure fee of \$30.
- 4.3 If the Bank subsequently discovers that the Eligible Accountholder is in fact not eligible to participate in this Promotion, the Bank may at its discretion forfeit or reclaim the Gift in such a manner as the Bank deems fit. The Accountholder shall not be entitled to any payment or compensation from the Bank should any additional interest be forfeited / reclaimed by the Bank.

## **5. General**

- 5.1 The Terms and Conditions set out herein supplement and are additional to (i) the Terms and Conditions Governing Accounts and Services and (ii) are collectively known as "Account Terms". In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, the Terms and Conditions herein shall prevail only to the extent of matters relation to the Promotion and if necessary, the Account Terms shall be deemed to have been amended to the extent necessary to give effect to the Terms and Conditions herein.
- 5.2 Eligible Accountholders will need to maintain sufficient funds in their Accounts to meet their financial commitments. Eligible Accountholders will still continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 5.3 The Bank's decision on all matters relating to or in relation to or in connection with the Promotion, shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.
- 5.4 In the event of any inconsistency between the Terms and Conditions herein and any brochure, marketing or materials relating to this Promotion, the Terms and Conditions herein shall prevail.
- 5.5 Participation in this Promotion is subject to the Terms and Conditions stated herein, the Bank may, at its discretion vary, amend, delete or add on to any of the Terms and Conditions herein, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments.

### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.