

1. The UOB Private Bank Client Referral Programme (the “Promotion”) is extended to existing UOB Private Banking Clients (“Eligible Clients”) commencing 1 January to 31 December 2014, both dates inclusive (the “Promotional Period”).
2. Referrals are considered successful when the new UOB Private Bank Client (the “Referred Client”) successfully opens a new account with UOB Private Bank with a minimum of SGD 2,000,000 (or its equivalent in a foreign currency) in Fresh Funds (as defined below) in any of the following products: i-ACCOUNT, Singapore Dollar time deposit, Foreign Currency time deposit, structured deposit, unit trusts, bonds, equity-linked products and/or Maxiyield offered by UOB on or before 31 December 2014 and subject to UOB’s assessment of product suitability for the client. For each successfully Referred Client, the client who is responsible for this referral will be rewarded SGD1,000 in shopping vouchers for every SGD1,000,000 in Fresh Funds (as defined below) above and beyond the minimum of SGD 2,000,000 required for a new UOB Private Bank account, up to a maximum of SGD 5,000 in shopping vouchers.
3. “Fresh Funds” refer to non-UOB/FEB cheques as well as all other funds that are not transferred from any UOB/FEB Bank accounts.
4. Referred Clients must open their new account as the primary account holder and maintain the minimum monthly balance of SGD 2,000,000 (or its equivalent in a foreign currency) for the first (3) months to be recognized as a successful referral for the purposes of this Promotion.
5. Employees of UOB and/or FEB are not eligible for this Promotion.
6. If an existing client refers another client who is an existing UOB Private Bank client, the Eligible Client would not be eligible for the Promotion.
7. There is no limit to the number of referrals per Eligible Client and the total number of successful referrals can be accumulated over the Promotional Period.
8. Referred Clients are eligible to participate in this Promotion only after their accounts have been successfully opened and funded.
9. Existing Private Bank Clients who close and re-open their UOB Private Bank single/joint accounts within twelve (12) months from the date of such closure will not qualify as a Referred Client for the Promotion.
10. If more than one Eligible Client successfully refers the same Referred Client within the Promotional Period, the Eligible Client whose UOB Private Bank Client Referral Form is received first by UOB will be entitled to the reward.
11. UOB reserves the right to disclose the Eligible Client’s name to the person(s) whom they have introduced and the Eligible Client, by completing the Client Referral Form, represents and warrants that the person(s) introduced has no objections to UOB contacting him or her.

12. A reward redemption letter will be sent to the Eligible Client within three (3) months from the date of each successful referral.
13. For the purposes of calculating the quantum of the reward for this Promotion, if the final balance after three (3) months is lower than the previous two (2) months, the balance at the end of the third (3rd) month will qualify.
14. Reward redemption letters will be valid for three (3) months from the date of issuance and only original copies of the reward redemption letters will be accepted by when collecting the rewards.
15. If the stipulated reward is unavailable at any point in time, UOB reserves the right to substitute the reward with another reward of equivalent or similar value without giving prior notice or reason.
16. All reward redemption letters and vouchers are non-transferable and cannot be exchanged for cash, credit or kind, in full or in part and is not replaceable if lost, damaged or stolen. All reward redemption letters and vouchers are not valid if defaced, mutilated or altered and is not replaceable.
17. The reward is provided solely by the merchant, under such terms and conditions as determined by the merchant, and therefore, UOB will not be responsible for the quality, merchantability or the fitness for purpose or any other implied term or condition with respect to the reward. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.
18. UOB reserves the right, at its sole and absolute discretion and at any time and without giving prior notice or any reason, to vary, amend, add or delete these privileges and/or any of the terms and conditions of the Promotion and/or terminate the Promotion without assuming any liability to any person, and the Customer shall be bound by these amendments.
19. UOB's decision on all matters relating to the Promotion, including but without limitation to, the time of receipt of the UOB Private Bank Client Referral Form by UOB, is final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
20. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
21. All information is correct at the time of publishing and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
22. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.