

## Terms and Conditions

### UOB Global Currency Premium Account Promotion

#### 1. Definition

- 1.1 “Account” means the UOB Global Currency Premium Account in Australian Dollar only.
- 1.2 “Accountholder” means the holder of the Account.
- 1.3 “Bank” means United Overseas Bank Limited (“UOB”) or Far Eastern Bank Limited (“FEB”) as the case may be, and includes any successors or assigns of the Bank.
- 1.4 “Fresh Fund Deposit” refers to non-UOB/FEB cheques as well as all other funds that are not transferred from any UOB/FEB current/savings or fixed deposit account.
- 1.5 “Top-Up Amount” refers to the incremental daily balances maintained during the Promotional Period against the Account balance as at 31 July 2010.
- 1.6 “Prevailing Interest Rates” means the interest rates stipulated in Clause 2.1 herein.
- 1.7 “Promotion” refers to the UOB Global Currency Premium Account Promotion.
- 1.8 “Promotional Interest Rate” refers to the special interest rate stipulated in Clause 2.2 which is awarded to balances deposited into the new or existing Account(s) during the Promotional Period, subject to a minimum lump sum of \$100,000 in Fresh Fund Deposit in Australian Dollar only.
- 1.9 “Promotional Period” means the period from 2 August to 31 October 2010, both dates inclusive.
- 1.10 “Terms and Conditions” means the terms and conditions for the Promotion, as may be amended from time to time.

#### 2. UOB Global Currency Premium Account Promotion

- 2.1 The prevailing interest rates on the UOB Global Currency Premium Account, as at 31 July 2010, are as follows:

Currency	Less than \$50,000	\$50,000 and above
AUD	2.20%p.a.	2.70%p.a.

- 2.2 During the Promotional Period, customers who

- open new Account(s) with a minimum of \$100,000 Fresh Funds Deposit in Australian Dollar, or top up their existing Account(s) with a minimum of \$100,000 Fresh Funds Deposit in Australian Dollar; and

- maintain the Fresh Funds Deposit for a minimum sum of \$100,000 in the new and/or existing Account(s) during the Promotional Period will qualify for the following Promotional Interest Rates:

Top-Up Amount in a UOB Global Currency Premium Account (Australian Dollar)	Promotional Interest Rate (%p.a.)
Minimum AUD100,000 Fresh Funds Deposit	4.30

2.3 Please note:

- 2.3.1 Promotional Interest Rates are the interest rates that an Accountholder will receive on his/her top-up amounts only subject to a minimum Fresh Funds Deposit of \$100,000, depending on the Account balance as at 31 July 2010 against the daily Account balance maintained during the Promotional Period.
- 2.3.2 Promotional Interest Rates shall only be awarded on the Fresh Funds Deposit, subject to a minimum Fresh Funds Deposit of \$100,000 in a Account.
- 2.3.3 Customers are required to open new Account(s), or top up their existing Account(s), with a minimum of \$100,000 Fresh Funds Deposit in the respective currency and maintain it in the Account(s) during the Promotional Period to qualify for the Promotional Interest Rates.
- 2.4 Interest rates shall revert to the Prevailing Interest Rates after the Promotional Period.
- 2.5 Promotional interest rates would neither be transferable nor exchangeable for credits or otherwise, unless otherwise permitted by the Bank at its sole and absolute discretion. The Promotional interest rates would be subject to all terms and conditions governing the UOB Global Currency Premium Account Promotion.

**3. Withdrawals/Closure**

- 3.1 In the event that the Account is closed within six (6) months from the account opening date, the Account will be subject to an early account closure fee of US\$25.
- 3.2 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in this Promotion, the Bank may at its discretion forfeit the interest earned from the Promotional Interest Rate or reclaim such interest if already awarded. No person shall be entitled to any payment or compensation from the Bank should any interest earned from the Promotional Interest Rate be forfeited / reclaimed by the Bank.

#### **4. General**

- 4.1 The Terms and Conditions set out herein are supplement and additional to (i) the Terms and Conditions Governing Accounts and Services and (ii) the Additional Terms and Conditions Governing Accounts and Services. (i) 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 and the Account Terms shall be deemed to have been amended to the extent necessary to give effect to the Terms and Conditions herein.
- 4.2 UOB's decision on all matters relating to or in connection with the Promotion shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.
- 4.3 In the event of any inconsistency between these Terms and Conditions and any brochure or marketing materials relating to the Promotion, these Terms and Conditions shall prevail.
- 4.4 Participation in the Promotion is subject to the Terms and Conditions stated herein. UOB may, at its discretion, vary, delete or add on to any of these Terms and Conditions, including but not limited to varying the Promotional Period or terminating this Promotion at any time without giving any reasons or prior notice or assuming any liability to any persons.

**CAUTION:** Foreign currency deposits are subject to the exchange fluctuations, which may result in capital gains or losses; such deposits may also be subject to exchange controls imposed on the currency held.