



## Terms and Conditions UOB 0.90%p.a. High Yield Account Promotion

### 1. Definition

- 1.1 “Account” means the UOB High Yield Account.
- 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 or other funds that are not transferred from any UOB/FEB current/savings or fixed deposit account.
- 1.5 “Prevailing Interest Rates” means the interest rates stipulated in Clause 2.1 herein.
- 1.6 “Promotion” refers to the UOB 0.90%p.a. High Yield Account Promotion.
- 1.7 “Promotional Interest Rate” refers to the special interest rate stipulated in Clause 2.2 which is awarded to balances deposited into the new Account opened during the Promotional Period, subject to a minimum lump sum of S\$350,000 in Fresh Fund Deposit.
- 1.8 “Promotional Period” means the period from 7 April to 30 June 2011, both dates inclusive.
- 1.9 “Terms and Conditions” means the terms and conditions for the Promotion, as may be amended from time to time.

### 2. UOB 0.90%p.a. High Yield Account Promotion

- 2.1 The prevailing interest rates on the UOB High Yield Account, as at 31 Mar 2011, are as follows:

Combined Value of Deposits & Investments <sup>^</sup> in UOB	Prevailing Interest Rates (% p.a.)
Less than S\$200,000	0.25
S\$200,000 to S\$499,999.99	0.30
S\$500,000 to S\$999,999.99	0.35
S\$1,000,000 and above	0.40

<sup>^</sup>“Deposits and investments” or “total wealth” include savings, current and fixed deposit accounts, and structured deposits, unit trusts, securities, bonds and notes (or such other deposits and investments as UOB may decide from time to time), excluding Shares Trading Accounts, linked to UOB High Yield Account.

- 2.2 Customers who open a new UOB High Yield Account with a minimum lump sum of S\$350,000 in Fresh Fund Deposit will enjoy a Promotional Interest Rate of 0.90% p.a. on the Fresh Fund Deposit during the Promotional Period.

- 2.3 Existing customers, and new customers who open a new Account during the Promotional Period with an initial deposit of less than S\$350,000, will earn interest at the Prevailing Interest Rates.
- 2.4 Customers with existing Account(s) are not eligible to participate in this Promotion. This Promotion is exclusively for **new** UOB High Yield Account(s) opened during the Promotional Period subject to the terms and conditions herein.
- 2.5 Interest rates on the Account shall revert to the Prevailing Interest Rates after the Promotional Period.

### **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 S\$30.
- 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 amend the interest rate applicable to the deposits to the Prevailing Interest Rate. No person shall be entitled to any payment or compensation from the Bank should the Bank exercise its discretion as stated in this clause 3.2.

### **4. General**

- 4.1 The Terms and Conditions set out herein are supplemental 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) collectively known as the "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.

Singapore dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available at [uob.com.sg](http://uob.com.sg)), if held by or for an "Insured Depositor" shall, subject to the applicable provisions of the Deposit Insurance Act 2005 of Singapore (the "Act"), be eligible for deposit insurance coverage under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. ("Insured Depositor" has the meaning prescribed in the Act).