



**Terms and Conditions
Introduce A Friend Programme
(1 July 2014 to 31 December 2014)**

- The UOB Property Loans – Introduce A Friend Programme (“Programme”) is extended to all existing UOB customers with at least one banking product under personal name with UOB (“Introducers”).
- New customer (“Referred Customer”) referred by the Introducer must not have an existing property loan with UOB, and must not be represented by a property agent.
- The Programme is applicable to -
 - (i) referrals for HDB and Private Residential Property Home Loans, Commercial Property Loans, Term Loans/Overdrafts from unencumbered Private Residential properties or Commercial properties, Australia, London, Malaysia, Thailand and Tokyo Property Loans financed in Singapore; and
 - (ii) refinancing of existing property loan from another Financial Institution and financing purchase of new property only
- To qualify for the Programme, the minimum loan size referred must be at least
 - (i) S\$180,000^ for HDB Home Loans, Thailand and Malaysia Property Loans
 - (ii) S\$300,000 for Private Residential Property Home Loans, Commercial Property Loans and Term Loans and Overdrafts
 - (iii) S\$400,000^ for Australia, London and Tokyo Property Loans.

^or its equivalent amount if the loan is approved in other currencies.
- UOB’s letter of offer must be accepted by the Referred Customer by 31 December 2014.
- The Introducer is entitled to receive only 1 reward per Referred Customer. If more than one Introducer successfully refers the same Referred Customer, UOB shall have the discretion regarding the recipient of the reward.
- UOB reserves the right to disclose the Introducer’s name and particulars to the person(s) whom they have introduced.
- The total number of successful referrals can be accumulated. There is no limit to the number of referrals per Introducer within the campaign period.
- Introducers cannot refer themselves to receive the rewards under this Programme.
- UOB reserves the right not to contact the Referred Customer for any reason whatsoever and UOB shall not be liable for any compensation to the Introducer if UOB exercises its right not to contact the Referred Customer, the Referred Customer is not eligible for any property loan under this Programme or whatsoever thereby resulting in the Introducer not being eligible for the reward offered under this Programme.
- Reward redemption letter will be mailed to the Introducer’s mailing address per existing UOB’s records.

- Reward redemption letter will be valid in accordance with the terms and conditions stated therein and only original copies of the reward redemption letters will be accepted at the redemption centre stated therein. Any late redemption of the reward will not be entertained and will be treated as uncollected. Introducers shall not be entitled to any payment or compensation for any uncollected rewards.
- All reward redemption letters and gift cards are non-transferable and cannot be exchanged for cash, credit or kind and will be subject to the terms and conditions of the participating merchants. UOB shall not be responsible for any consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the reward redemption letters and/or the use of the gift cards. UOB is not a supplier of the product or services offered as rewards under this Programme and is not liable for any claims from any parties in relation thereof, and is not responsible for the quality of any goods or services provided by any merchant. Any dispute about the quality or service standard must be resolved directly with the participating merchant. The participating merchant may impose conditions for the redemption of the product or services.
- 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.
- Usage of the NETS Flashpay Card is subject to the terms and conditions accompanying them.
- UOB reserves the right to make any changes where it deems necessary to the terms and conditions governing this Programme including but not limited to terminating this Programme at any point in time without prior notification and without giving any reasons. UOB shall not be obliged to enter into any correspondence with any person on any matter concerning the Programme.
- UOB's decision on all matters relating to or in connection with the Programme, including but without limitation to, the time of receipt of the UOB Property Loans – Introduce A Friend Programme Form by UOB, shall be final, conclusive and binding on all parties concerned and no correspondence or claims will be entertained.
- In the event of any inconsistency between the Terms and Conditions herein and any advertising, promotional, publicity and other materials relating to or in connection with the Programme, the Terms and Conditions herein shall prevail.
- This Programme is not applicable to staff of UOB Group.