



**Terms and Conditions
Introduce A Friend Programme
(1 July 2015 to 31 December 2015)**

• The UOB Property Loans – Introduce A Friend Programme (“Programme”) is extended to all existing customers of United Overseas Bank Limited (“UOB”) who has at least one banking product under his/her personal name with UOB (“Introducers”). This Programme is not applicable to staff of UOB Group.

• An Introducer is entitled to receive only one (1) reward (as described below) per Referred Customer (as defined below) if during the period commencing from 1 July 2015 till 31 December 2015:-

(1) the Introducer refers a Referred Customer to UOB:-

(a) in connection with any of the following referrals:-

- (i) referrals for HDB and Private Residential Property Home Loans, Commercial Property Loans, Term Loans against unencumbered Private Residential properties or Commercial properties, Australia, London, Malaysia, Thailand and Japan Property Loans financed in Singapore; or
- (ii) refinancing of existing property loan(s) from another Financial Institution and financing purchase of new property only.

AND

(b) the minimum loan size of that referral is at least:-

- (i) S\$180,000.00^ for HDB Home Loans, Thailand and Malaysia Property Loans.
- (ii) S\$300,000.00 for Private Residential Property Home Loans, Commercial Property Loans and Term Loans.
- (iii) S\$400,000.00^ for Australia, London and Japan Property Loans.

^ or its equivalent amount if the loan is approved in other currencies

AND

(2) UOB's letter of offer in connection with that referral is accepted by the Referred Customer by 31 December 2015.

If more than one Introducer successfully refers the same Referred Customer to UOB, UOB shall have the discretion regarding the recipient of the reward.

For the purposes of the Programme, the term “*Referred Customer*” refers to an individual who does not have any existing property loan with UOB and who is not represented by a property agent.

• The reward that the Introducer shall be entitled to receive per Referred Customer shall be as follows:-

Loan Amount set out in UOB's Letter of Offer and Accepted by Referred Customer	Reward
< S\$1.0 million	UOB NETS FlashPay Card worth S\$300.00
S\$1.0 million to < S\$3.0 million	UOB NETS FlashPay Card worth S\$750.00
S\$3.0 million and above	UOB NETS FlashPay Card worth S\$1,000.00

- UOB reserves the right to disclose the Introducer's name and particulars to the person(s) whom the Introducer has introduced.
- The total number of successful referrals can be accumulated. There is no limit to the number of referrals per Introducer within 1 July 2015 to 31 December 2015.
- Introducers cannot refer themselves to receive the rewards under this Programme.
- UOB Group refers to any of UOB's branches, representative offices, affiliated, associated or related corporations whether in Singapore or elsewhere.
- 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 (1) UOB exercises its right not to contact the Referred Customer or (2) 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 center 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 assumes no liability or responsibility and will not be liable or responsible for any defects, quality, merchantability or the fitness for any purpose or any other aspect of the reward or goods or services offered in the Programme or the acts or defaults of the manufacturer, merchant, agent, supplier or service provider of the reward or defects or deficiency in the reward or goods or services offered in the Programme. 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 rewards. UOB is not the agent of the supplier or the merchant. 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 supplier or merchant. The participating supplier or 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. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any persons on any matter concerning the Programme and no appeal, 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.
- The Terms and Conditions shall be governed by the laws of Singapore, and all Introducers who participate in the Programme shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.