

Terms and Conditions for S\$20 Shopping Vouchers ("Approval Gift") Give-away ("Promotion 1"):

- 1. This promotion is open to new UOB CashPlus applicants (i.e. applicants who do not hold a UOB CashPlus account) who apply for the selected UOB CashPlus via uob.com.sg. The account must be approved by 31 Mar 2013.
- 2. Each new applicant is entitled to receive one (1) S\$20 Shopping Voucher ("Approval Gift") upon approval.
- 3. Limited to one (1) Approval Gift per customer while stocks last.
- 1. Redemption letters for the Activation Gift will be sent to qualified eligible customers by 31 May 2013. The full cost of the Activation Gift will be charged to the applicant if the UOB CashPlus account is closed or terminated within 9 months from the date the CashPlus account was opened. This promotion is not applicable to UOB CashPlus customers who have closed or terminated their CashPlus account 6 months prior to this promotion.

Terms and Conditions for Targus Laptop Bag ("Activation Gift") Give-away ("Promotion 2"):

- 2. This promotion is open to new UOB CashPlus applicants (i.e. applicants who do not hold a UOB CashPlus account) who apply for UOB CashPlus from 1 January 2013 to 31 March 2013 via uob.com.sg.
- Each new applicant is entitled to receive one (1) Targus Laptop Bag ("Activation Gift") upon withdrawal of minimum S\$500 ("Qualifying Amount) from UOB CashPlus account within one month of approval. Withdrawal transaction can be made via UOB ATM or VISA Plus ATM, UOB Internet Banking, or UOB CashPlus cheque issuance. Funds Transfer and Instalment Loan transactions are not applicable.
- 4. Limited to one (1) Activation Gift per customer while stocks last.
- 5. Redemption letters for the Activation Gift will be sent to qualified eligible customers by 31 May 2013. The full cost of the Activation Gift will be charged to the applicant if the UOB CashPlus account is closed or terminated within 9 months from the date the CashPlus account was opened. This promotion is not applicable to UOB CashPlus customers who have closed or terminated their CashPlus account 6 months prior to this promotion.

General Terms and Conditions:

- 1. UOB reserves the right to replace the gift with an item of similar value in the case of stock unavailability without giving prior notice or reasons to.
- 2. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Activation Gift with any other gift of equal or similar value selected by UOB.
- 3. UOB may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one of more of these terms and conditions.
- 4. All issues must be taken up with the merchant directly. United Overseas Bank Limited ("UOB") assumes no liability or responsibility for the acts or the 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. The merchant may impose conditions for the redemption of the goods or services. 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. UOB and the participating merchants reserve the right to vary/amend the privileges and/or terms and conditions without prior notice.

United Overseas Bank Limited Co. Reg. No. 193500026Z