



UOB Save and Win Promotion ("Promotion") Promotion Terms and Conditions

1. Definitions

- (a) "Promotion" means this UOB Save and Win Promotion.
- (b) "Promotional Period" means the period from 3 June 2013 to 31 July 2013, both dates inclusive.
- (c) "Bank" means United Overseas Bank Limited ("UOB") and Far Eastern Bank Limited ("FEB") and includes any successor or assign of the Bank.
- (d) "Fresh Funds" refers to (i) funds in the form of non-UOB/FEB cheques; (ii) other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account; or (iii) other funds that are not withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Account within the Promotional Period.
- (e) "Additional Promotional Rates" refers to the promotional interest rate set out in Clause 2.2 which will apply to the amount of Fresh Funds deposited into the Account during the Promotional Period in addition to the prevailing interest rate which will also apply to the Fresh Funds.
- (f) "Account" refers to any new or existing UOB Passbook Savings Account or UOB Uniplus Account opened by an individual/individuals in his/her/their personal capacity.
- (g) "Weekly Lucky Draw" means the lucky draws that will take place on the dates set out in the table at Clause 4.3.

2. Additional Promotional Rates

- 2.1 To qualify for the Additional Promotional Rates, a minimum Fresh Funds deposit of S\$10,000 must be deposited and maintained in the Account during the Promotional Period.
- 2.2 The following Additional Promotional Rates shall apply to the amount of Fresh Funds in the Account during the Promotional Period:

Fresh Funds deposit of minimum S\$10,000 or more	Additional Promotional Rates on the amount of Fresh Funds deposited (% p.a.)
S\$10,000 to S\$50,000	0.35
More than S\$50,000 to \$100,000	0.55
More than S\$100,000	0.75

- 2.3 For the avoidance of doubt, during the Promotional Period:
 - (a) the prevailing interest rate shall apply to the amount of all deposits (including the amount of Fresh Funds deposited) in the Account;
 - (b) the Additional Promotional Rates shall apply only to the amount of Fresh Funds deposited in the Account;
 - (c) if you have an existing Account and you deposit Fresh Funds of S\$10,000 or more into the existing Account during the Promotional Period, the amount of Fresh Funds deposited will be determined by the incremental balance in that Account against the day-end balance as at 1 June 2013; and
 - (d) the Additional Promotional Rates shall not apply to the amount of Fresh Funds in the Account if at any time the amount of Fresh Funds falls below S\$10,000 whether as a result of withdrawals, deductions or otherwise.

- 2.4 For this Promotion, the maximum interest rate (i.e. prevailing interest rate plus Additional Promotional Rates) applicable to the deposits in the Account shall be 0.85% p.a. only.
- 2.5 Upon expiry of the Promotional Period on 31 July 2013, the prevailing interest rates shall apply to the deposits in the Account.
- 2.6 Accounts which are suspended, terminated, cancelled or in the Bank's opinion, are deemed to be delinquent or unsatisfactorily conducted during the Promotional Period shall not enjoy the benefit of the Additional Promotional Rates.
- 2.7 If it subsequently arises that the Account holder is not eligible to participate in or enjoy the benefit of this Promotion, the Additional Promotional Rate shall not apply to the Fresh Funds deposited during the Promotional Period and the Bank may require the return of such interest paid.
- 2.8 The following example illustrates how the interest rates (prevailing interest rate and the Additional Promotional Rates) apply to the deposits in the Account:

Example: existing Account with credit balance

Date	Description	Account Balance	Fresh Funds	Deposits in Account @ Following Interest Rates	
				Total Deposits in Account @ Prevailing interest rate ¹	+ Fresh Funds @ Additional Promotional Rate
01 Jun '13	Balance	S\$50,000		S\$50,000 @ prevailing interest rate	N.A.
03 Jun '13	Deposit S\$100,000	S\$150,000	S\$100,000	S\$150,000 @ prevailing interest rate	+ S\$100,000 @ Additional Promotional Rate of 0.55% p.a.
01 Jul '13	Withdrawal S\$25,000	S\$125,000	S\$75,000	S\$125,000 @ prevailing interest rate	+ S\$75,000 @ Additional Promotional Rate of 0.55% p.a.

Example: new Account with nil balance

Date	Description	Account Balance	Fresh Funds	Deposits in Account @ Following Interest Rates	
				Total Deposits in Account @ Prevailing interest rate ¹	+ Fresh Funds @ Additional Promotional Rate
01 Jun '13				<i>No account</i>	
03 Jun '13	Account Opened S\$200,000	S\$200,000	S\$200,000	S\$200,000 @ prevailing interest rate	+ S\$200,000 @ Additional Promotional Rate of 0.75% p.a.
15 Jun '13	Withdrawal S\$125,000	S\$75,000	S\$75,000	S\$75,000 @ prevailing interest rate	+ S\$75,000 @ Additional Promotional Rate of 0.55% p.a.
01 Jul '13	Withdrawal S\$50,000	S\$25,000	S\$25,000	S\$25,000 @ prevailing interest rate	+ S\$25,000 @ Additional Promotional Rate of 0.35% p.a.

3. Gift

- 3.1 To qualify for Takashimaya gift vouchers worth S\$90 ("Gift"):
- a minimum Fresh Funds deposit of S\$100,000 must be deposited in the Account during the Promotional Period; and
 - the holder of the Account must agree (by signing the *participation form* provided) that the amount of Fresh Funds deposited shall be earmarked by the Bank and cannot be used by the Account

¹Based on the interest rate prevailing as at 1 June 2013:

S\$	Interest rate prevailing as at 1 June 2013 (% p.a.)
First S\$3,000	0.050
Next S\$47,000	0.050
Next S\$50,000	0.075
Remaining balance above S\$100,000	0.100

holder for a period of two (2) months from the date of deposit or earmarking, whichever is the earlier.

- 3.2 The Gift will be given on a first-come-first-served basis, while stocks last, and on a one-time basis to the eligible Account holder.
- 3.3 The Bank reserves the discretion to vary or substitute the Gift with other items of similar or equal value, at the Bank's discretion without having to give any notice or provide any explanation.
- 3.4 The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 3.5 The Bank assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this Promotion. The Bank 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 redemption or use of the Gift.
- 3.6 The Bank may require the return of the value of the Gift if the earmarked amount is withdrawn (whether in part or in full) at any time within the period of two (2) months from the date of deposit or earmarking, whichever is earlier.

4. Weekly Lucky Draw

- 4.1 To qualify for the Weekly Lucky Draw, a minimum Fresh Funds deposit of S\$50,000 must be deposited and maintained in the Account during the Promotional Period until the actual date that weekly lucky draw is to be conducted ("Eligible Account").
- 4.2 Accounts belonging to any one of the following persons shall not be eligible for the Weekly Lucky Draw:
 - (a) directors and employees of the Bank;
 - (b) person(s) whose account has been terminated during the Promotional Period; and
 - (c) person(s) who are or become mentally incapacitated, or who pass away or declared bankrupt or has any legal proceeding of any nature instituted against him during the Promotional Period.
- 4.3 The Weekly Lucky Draw will have eight (8) qualifying periods. One (1) winner will be drawn on the draw date of each qualifying period to win a cash amount of S\$10,000 ("Prize"). The qualifying periods and corresponding draw dates are as follows:

	Qualifying Period	Draw Date
Qualifying Period 1	03 June 2013 to 09 June 2013	12 June 2013
Qualifying Period 2	10 June 2013 to 16 June 2013	19 June 2013
Qualifying Period 3	17 June 2013 to 23 June 2013	26 June 2013
Qualifying Period 4	24 June 2013 to 30 June 2013	03 July 2013
Qualifying Period 5	01 July 2013 to 07 July 2013	10 July 2013
Qualifying Period 6	08 July 2013 to 14 July 2013	17 July 2013
Qualifying Period 7	15 July 2013 to 21 July 2013	24 July 2013
Qualifying Period 8	22 July 2013 to 31 July 2013	05 August 2013

- 4.4 One (1) chance per day shall be allocated for each Fresh Funds increment of S\$50,000. Chances allocated for each day for the eligible account during the Qualifying Period shall be totaled and entered into the corresponding lucky draw.

Example: existing Account with account balance

Qualifying Period 1 3 Jun – 9 Jun 2013	Date	Description	Account Balance	Fresh Funds	Lucky Draw Chance(s) on Fresh Funds
	01 Jun 13 (baseline)	Existing Balance	S\$60,000	S\$0	0
	03 Jun 13	Deposit S\$50,000	S\$110,000	S\$50,000	1
	04 Jun 13	Withdraw S\$20,000	S\$90,000	S\$30,000	0
	05 Jun 13	Deposit S\$130,000	S\$220,000	S\$160,000	3
	06 Jun 13		S\$220,000	S\$160,000	3
	07 Jun 13		S\$220,000	S\$160,000	3
	08 Jun 13		S\$220,000	S\$160,000	3
	09 Jun 13		S\$220,000	S\$160,000	3
Total Lucky Draw chances for Qualifying Period 1					16

- 4.5 Eligible Accounts of a qualifying period that do not win will be automatically entered into the lucky draw for the next qualifying period, and each subsequent qualifying period thereafter, provided that the incremental Fresh Funds are maintained in the Account. Chances for lucky draws must be accumulated within the corresponding Qualifying Period.
- 4.6 The Lucky Draw will be conducted in the presence of the Bank's external auditors at such venue as may be determined by the Bank. The Bank may appoint any external auditor as the Bank deems fit as the external auditor for the Lucky Draw.
- 4.7 The winners of the Weekly Lucky Draw ("Winners") are selected at random by a computer.

Draw No.	Notification Deadline	Publication of Winners in Newspaper
Draw 1	19 June 2013	14 August 2013
Draw 2	26 June 2013	
Draw 3	03 July 2013	
Draw 4	10 July 2013	
Draw 5	17 July 2013	
Draw 6	24 July 2013	
Draw 7	31 July 2013	
Draw 8	12 Aug 2013	

- 4.8 If the Bank subsequently discovers that an Account is in fact ineligible to participate in the Weekly Lucky Draw, UOB may at its sole and absolute discretion forfeit the prize or reclaim it (if already awarded) and award or dispose of it in such a manner and to such person/persons as the Bank deems fit. The Bank reserves the right to draw reserve winners to substitute any Winner subsequently found to be disqualified or not eligible to participate in the Weekly Lucky Draw.
- 4.9 Eligible Accounts may only win once under this Promotion.
- 4.10 Winners will be notified that they have won the Weekly Lucky Draw by way of telephone call (at the last known contact number/s in the Bank's records) by the Notification Date stated above. Winners may be disqualified if they are unable to be contacted.

- 4.11 By way of participation in this Weekly Lucky Draw, the Account holder consents to and authorises (i) the disclosure of any information including but not limited to name, identification/ passport number and any photograph, (ii) the use, amendment, modification, adaptation, reproduction, publication of any photograph or recording taken during the redemption of the Prize, in any manner or mode, for publicity, marketing, commercial, or any other purposes the Bank deems fit without any payment or compensation.
- 4.12 The Prizes will be credited into the Winning Accounts no later than 14 August 2013 after the end of the Promotion on 31 July 2013 after the winners have been notified. In the event the Winning Account is closed, before or at the time the Prize is credited, for two (2) months after the date of notification, the Prize shall be forfeited (without liability on the part of the Bank) and the prize(s) or proceeds thereof will be donated to a charitable organisation to be decided at the discretion of the Bank.
- 4.13 The Bank reserves the discretion to vary or substitute the Prize with other items (cash or otherwise) of similar or equal value, at the Bank's discretion without having to give any notice or provide any explanation.
- 4.14 The Bank shall not be liable to any Account holder or any other persons for any loss or damage arising in connection with the Lucky Draw, including without limitation, any error in computing any lucky draw chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, the Bank assumes no responsibility for lost, late, misdirected, incomplete, ineligible and/or postage-due mail.

5. General

- 5.1 These Promotion terms and conditions are supplemental to the Bank's terms and conditions governing accounts and services that apply to individual customers ("Standard Terms"). In the event of any inconsistency between these Promotion terms and conditions and the Standard Terms (in respect of this Promotion), the Promotion terms and conditions shall prevail to the extent of such inconsistency.
- 5.2 In the event of any inconsistency between these Promotion terms and conditions and any other material relating to the Promotion, these Promotion terms and conditions shall prevail.
- 5.3 This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.
- 5.4 This Additional Interest Rate is not valid with other offers, privileges or promotions (including account holder/s enjoying preferential interest rates on their Accounts) unless otherwise stated.
- 5.5 The Bank reserves the discretion to vary any of the Promotion terms and conditions including but not limited to changing the Promotional Period, the Additional Promotional Rates, the type of Gift or Prize or terminating this Promotion at the Bank's discretion without having to give any notice or provide any explanation and without assuming any liability to any person.
- 5.6 The Bank shall not be liable for any cost, loss or expenses arising in any manner howsoever in connection with the Promotion other than losses arising from the sole negligence or willful misconduct of the Bank.
- 5.7 The Bank's determination of all matters relating to or in connection with the Promotion shall be final and conclusive.
- 5.8 These Promotion terms and conditions are governed by the laws of Singapore.

As at 14 June 2013

United Overseas Bank Limited Co Reg. No. 193500026Z/ Far Eastern Bank Limited Co. Reg. No. 195800116D