

CashPlus Best Rate Guarantee Promotion (“Promotion”) Terms and Conditions

1. Capitalised words used in these Promotion terms and conditions shall have the following meaning:

“**Account Opening Date**” means the date you opened the UOB CashPlus Account.

“**Bank**” means United Overseas Bank Limited.

“**Benefit**” means, the difference between the Promotional Rate and the rate of interest of the Other Credit Facility.

“**Evidence**” refers to a document acceptable to the Bank (e.g. letter of offer or confirmation/approval letter) which sets out the rate of interest of the Other Credit Facility and which is dated no earlier than the Account Opening Date.

“**Other Credit Facility**” means a credit facility similar to the UOB CashPlus Facility offered by another financial institution in Singapore.

“**Promotional Interest Period**” means a period of 12 months starting from the Account Opening Date or the date of the Evidence, whichever is later.

“**Promotion Period**” means the period commencing on 17 June 2013 and ending on 31 December 2013 both dates inclusive.

“**Promotional Rate**” means the rate of interest at 0.75% per month or 9% per annum.

2. You will be eligible for the Benefit in the event:

- (a) Open account: you open a UOB CashPlus Account at any time during the Promotion Period; and
- (b) Show difference in interest rate: within 3 months from the Account Opening Date, you furnish the Bank with Evidence that the rate of interest of the Other Credit Facility is (i) is lower than the Promotional Rate and (ii) has a validity period of at least 12 months. Promotional interest rates for credit cards and fund transfers (e.g. line of credit funds transfer, balance transfer) will not be accepted.
- (c) Account in good standing: your UOB CashPlus Account is maintained and remains in good standing during the Promotional Interest Period; and
- (d) Benefit ≥ S\$50: the minimum cash amount of the Benefit for the duration of the Promotional Interest Period, is not less than S\$50.

3. You may notify the Bank via SMS that you wish to submit the Evidence by sending the following SMS to 77682:

SMS match<space>NRIC<space>Name

in order for a representative of the Bank to contact you, after the Bank’s receipt of the SMS, to arrange for the Evidence to be furnished to the Bank (for example, to collect the Evidence from you at a suitable time). By sending the SMS, you consent to the disclosure of your information to the SMS vendor engaged by the Bank.

4. If you are entitled to receive the Benefit, the Benefit shall be credited to your UOB Cash Plus Account within two months from the expiry of the Promotional Interest Period.

5. The determination of the cash amount of the Benefit and/or, whether a credit facility is similar to the UOB CashPlus facility and/or, whether the rate of interest of the Other Credit Facility has a validity period of at least 12 months, shall be made by the Bank. To do so, the Bank may request for additional information. The Bank is not obligated to grant the Benefit if it does not receive the information it requires.
6. You will not enjoy the Benefit of the Promotion upon the occurrence of any of the following events:
 - (a) you have a UOB CashPlus Personal Loan account at any time during the Promotional Interest Period; or
 - (b) in the Bank's opinion, the Other Credit Facility is not a credit facility similar to the UOB CashPlus Facility and/or the rate of interest of the Other Credit Facility does not have a validity period of at least 12 months. A credit facility that is not similar to the UOB CashPlus Facility is e.g. credit card.
7. Upon expiry of the Promotional Interest Period, the prevailing interest rate of the UOB CashPlus Account will apply. (As at the date of the issuance of these Promotion terms and conditions, the UOB CashPlus Account interest rate is 17.8% per annum.)
8. This Promotion is not valid with other offers, privileges or promotions unless otherwise stated.
9. As the SMS vendor is a third party, any delay in the transmission or receipt of any SMS cannot be attributed to the Bank. You are solely responsible for all fees and charges imposed by service provider/s for the sending or receiving of any SMS in connection with this Promotion.
10. The Bank may at its discretion change or add to any of these Promotion terms and conditions including withdrawing this Promotion at any time without giving any notice or assuming any liability to any person. The Bank's determination of all matters relating to this Promotion shall be final and conclusive.
11. These Promotion terms and conditions are governed by the laws of Singapore.