



Terms and Conditions
UOB Cathay Pacific Airways Savings Promotion (21 March 2012 to 30 June 2012)

1. Definition

- 1.1 "Account" means the UOB Passbook Savings Account or the UOB Uniplus Account.
- 1.2 "Accountholder" means the holder of a UOB Passbook Savings Account or a UOB Uniplus Account.
- 1.3 "Account Balance" means the day-end balance in an Account as at 29 February 2012. For Accountholders who open a new Account only during the Promotion Period, the Account Balance shall be deemed as zero.
- 1.4 "Additional Interest Rates" refers to the interest rates awarded to the Accountholder in addition to the prevailing Account interest rates during the Promotion Period for fresh funds placed in / deposited into an Account, subject to a minimum of S\$10,000 in fresh funds.
- 1.5 "Bank" means United Overseas Bank Limited ("UOB") or Far Eastern Bank Limited ("FEB") as the case may be, and includes any successor or assign of the Bank.
- 1.6 "Fresh Funds" means non-UOB/FEB cheques as well as other funds that are not transferred from any existing UOB/FEB current/savings or fixed deposit account.
- 1.7 "Promotion" means the UOB Cathay Pacific Savings Promotion (21 March 2012 to 30 June 2012).
- 1.8 "Promotion Period" means the period from 21 March 2012 to 30 June 2012, both dates inclusive.
- 1.9 "Terms and Conditions" means the terms and conditions for this Promotion, as may be amended from time to time.
- 1.10 "Top-up Amount" means the incremental daily balances in an Account maintained during the Promotion Period compared against the Account Balance as at 29 February 2012.
- 1.11 "Total Interest Rate" means the aggregate interest rate in which an Accountholder may receive on his Account, as described in Clause 2.2 below.
- 1.12 "First-Time Depositor" means any individual who is opening a UOB Passbook Savings or UOB Uniplus Account for the first time. The individual does not have any UOB Savings or Current Accounts prior to 21 March 2012 (excludes Fixed Deposit Accounts).

2. Promotion

- 2.1 The prevailing interest rates on the Account as at 21 March 2012 are as follows:

Account Balance	Prevailing Interest Rates (% 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

- 2.2 During the Promotion Period, customers who:
 - a) Open a new Account with a minimum deposit of S\$10,000 in Fresh Funds and
 - b) Maintain the Fresh Fund deposit of S\$10,000 during the Promotion Period in each new Account(s), shall qualify for the following Additional Interest Rates on the Fresh Fund deposit:

The Additional Interest Rates you will enjoy on your Fresh Fund deposit amount during the Promotional Period :

Fresh Funds Top-Up of min. S\$10,000 or more	Additional Interest Rates* on Fresh Funds Top-Up of min. S\$10,000 or more (% p.a.)
S\$10,000 to S\$50,000	0.250
More than S\$50,000 to S\$100,000	0.350
Above S\$100,000	0.680

The maximum interest rate for this Promotion is 0.780% p.a.

- 2.3 From 2 May – 30 May 2012, the first 1,000 customers who deposit fresh funds of at least S\$150,000 into a UOB Passbook Savings / Uniplus Account will be eligible for one (1) Tissot Watch T049.410.16.053.01 (the "Gift"), worth S\$295 while stocks last. **There must be incremental deposits qualifying the customer to Additional Interest Rates before the customer qualifies to receive the Gift. A deposit of S\$150,000 in the customer's account shall be earmarked for a period of 3 months from the date of deposit.**
- 2.4 All First-time depositors with at least S\$20,000 in Fresh Funds made at the point of account opening during the Promotion Period shall receive the Additional Interest Rates on the said deposits and the option to purchase one (1) economy class return ticket on Cathay Pacific Airlines to an Asian destination (the "Ticket"), worth S\$768 at a special price of S\$448 (all-inclusive fare to Hong Kong applicable from 2 May to 30 May 2012) while stocks last. **One new Accountholder can only purchase a maximum of four (4) Tickets. To qualify for four Tickets, the Account is required to have fresh fund deposit of S\$80,000. There must be incremental deposits qualifying the customer to Additional Interest Rates before the customer qualifies to purchase the Ticket. A minimum deposit of S\$20,000 in the customer's account shall be earmarked for a period of 3 months from the date of deposit for each Ticket entitlement.**
- 2.5 The Ticket under this Promotion is on a 'first-come-first-served' basis. **Each eligible Account shall be entitled to purchase up to a maximum of four (4) Tickets**, subject to a minimum fresh fund deposit of S\$20,000 per Ticket.
- 2.6 Customer(s) who are eligible for the Gift under clause 2.3 may also be eligible for the Ticket(s) under clause 2.4, subject to the required deposit earmarking criteria.
- 2.7 The Bank reserves the right to vary or change the Ticket under the Promotion at any time without giving any reasons or prior notice or assuming any liability to any customers.
- 2.8 The Ticket is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen.
- 2.9 To be eligible for the Ticket, the customer must open a new UOB Passbook Savings or UOB Uniplus Account and make a Fresh Fund deposit of at least S\$20,000 into any of these Accounts at any UOB Group branch, subject to the Clauses 2.2 and sign the Participation Form for this Promotion, consenting to the deposits being earmarked for a period of 3 months from the date of deposit or earmark, whichever is earlier.
- 2.10 The Ticket comes with the following conditions from Cathay Pacific:
 - i. The ticket is not redeemable for cash, credit or any other items with Cathay Pacific.
 - ii. The tickets must be booked and issued by the stipulated booking dates mentioned in the table for travel by 31 October 2012. Please provide Cathay Pacific at least **seven (7)** working days prior notice for issuance of ticket.
 - iii. The ticket is **Non-re-routable, Non-exchangeable** and cannot be extended beyond the validity date.

- iv. The prize ticket is valid for travel on Cathay Pacific operating flights only. Joint venture and code-shared services are excluded.
- v. Upon receipt of the redemption letter from UOB, Customers are required to log on to CX website via a secured page stated on the letter to purchase the Tickets online directly and payment has to be made using UOB Debit/Credit Cards.
- vi. Upon collection of the ticket, the winner is required to pay all the relevant taxes/surcharges that will be incorporated into the ticket. Peak period surcharge of S\$50 will apply for 26 May to 22 June.

Destination and Offer Period	Air Ticket Book & Issue By Date*	Travel Exiting Singapore (EX-SIN) By
Taipei (21 March to 30 April)	25 May 2012	31 October 2012
Hong Kong (1 May to 30 May)	25 June 2012	31 October 2012
17 cities in China (1 June to 30 June)	25 July 2012	31 October 2012

- 2.11 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 of the goods or services.

3. Promotional Interest Rate

- 3.1 The following examples illustrate how an Accountholder can be entitled to the Additional Interest Rates:
Illustration : Customer opens a new Passbook / Uniplus Account

Date	Description	Withdrawal (S\$)	Deposits (S\$)	Balance (S\$)	Remarks
29/02/2012	Bal B/F			0.00	
21/03/2012	Account Opening		150,000.00	150,000.00	Cash deposit of S\$150K qualifies for Additional Interest Rates of 0.680% p.a.
31/03/2012	Interest Credit		33.98	150,033.98	Refer to Note 2 below

Note 2:

(a) For the period 1 Mar to 20 Mar 2012: Account did not exist, therefore no interest payable.

(b) For the period 21 Mar –31 Mar 2012: $[(0.05\% \times S\$50,000) + (0.075\% \times S\$50,000) + (0.10\% \times S\$50,000) + (0.680\% \times S\$150,000)] \times 11/366 \text{ days} = \underline{\underline{S\$33.98}}$

(c) Total interest payout on Account as at 31 Mar 2012 = **S\$33.98**

- 3.2 The interest rates of up to 0.780% p.a. shown in Clause 2.2 are the maximum interest rates that an Accountholder will receive on the Fresh Fund deposit and Top-up Amounts during the Promotion Period subject to a minimum incremental of S\$10,000 deposit.
- 3.3 Customers may open a UOB Passbook Savings or UOB Uniplus Account at any UOB Group Branches and top-up their new Account(s) via one of the following channels:
- a) UOB Cash Deposit Machine;
 - b) UOB Quick Cheque Deposit Boxes;
 - c) UOB Group Branches;

- d) UOB Phone Banking;
- e) UOB Internet Banking;
- f) GIRO or
- g) Any other channels permitted by the Bank

For the avoidance of doubt, only deposits at any UOB Group branch are eligible to receive the Tickets subject to terms and conditions stated herein, in particular Clause 2.2.

- 3.4 New/Existing Accountholders currently earning preferential interest rates are not eligible for this Promotion.
- 3.5 Interest rates shall revert to the prevailing Account interest rates after the Promotion Period, regardless of the date of deposit of the requisite Fresh Fund.
- 3.6 Additional Interest Rates would neither be transferable nor exchangeable for credits or otherwise, unless otherwise permitted by the Bank at its sole and absolute discretion. The Additional Interest Rates would be subject to all terms and conditions governing this Promotion.

4. Withdrawals / Closure of Account

- 4.1 An Accountholder shall not be entitled to the Additional Interest Rates, for any period of time within the Promotion Period, during which the Fresh Fund in his Account falls below the minimum amount of S\$10,000, whether as a result of withdrawals or deductions or otherwise. In the event that the Account is closed within six months from the account opening date, the Account will be subject to an early account closure fee of S\$30.
- 4.2 If the Bank subsequently discovers that the Accountholder is in fact not eligible to participate in this Promotion, the Bank may at its discretion forfeit the additional interest(s) or reclaim it if already awarded and award or dispose of it in such a manner as the Bank deems fit. The Accountholder shall not be entitled to any payment or compensation from the Bank should any additional interest be forfeited / reclaimed by the Bank.
- 4.3 The Bank reserves the right to charge a fee of up to S\$270 excluding taxes & surcharges (for Ticket) to the Accountholder's Account if the New Accountholder withdraws part of or all of the earmarked amount of S\$20,000 as the case may be, within three (3) months from the date of deposit or earmark.

5. General

- 5.1 The Terms and Conditions set out herein supplement and are additional to (i) the Terms and Conditions Governing Accounts and Services and (ii) the Additional Terms and Conditions Governing Accounts and Services. (i) and (ii) are collectively known as "Account Terms". In the event of any conflict or inconsistency between the Terms and Conditions herein and the Account Terms, the Terms and Conditions herein shall prevail and the Account Terms shall be deemed to have been amended to the extent necessary to give effect to the Terms and Conditions herein.
- 5.2 Accountholders will need to maintain sufficient funds in their Accounts to meet their financial commitments. Accountholders will still continue to be liable for all associated charges if any cheques, GIRO deductions or any other payment instructions are returned or rejected as a result of there being insufficient funds in the relevant Account.
- 5.3 The Bank's decision on all matters relating to or in connection with the Promotion shall be final, conclusive and binding on all parties concerned and no correspondence will be entertained.
- 5.4 In the event of any inconsistency between the Terms and Conditions herein and any brochure, marketing or materials relating to the Promotion, the Terms and Conditions herein shall prevail.
- 5.5 Participation in this Promotion is subject to the Terms and Conditions stated herein, the Bank may, at its sole and absolute discretion, vary, amend, delete or add on to any of the Terms and Conditions herein,

including but not limited to varying the Promotion Period or terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any customers, and all customers shall be bound by these amendments.

